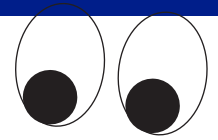
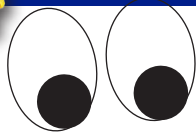




Valuable Membership Connections



- **Achievements that contributed to significant market growth such as 6 & 12-Pack Sales, Singles, Slushies, Growlers, Fermented Fruit Alcohol Beverages that can be labeled as wine-based or wine products, and a whole list of new products to sell.**
- **Success in appealing to our state officials to have beer distributors classified as essential businesses so that we could remain open throughout the COVID-19 pandemic.**
- **Protects your business and investment to stop the expansion of beer sales in supermarkets, convenience stores, and big-box stores. Continues to keep case sales out of their aisles and most recently halted their attempts to greatly expand alcohol sales under the guise of aiding customers during our national crisis!**
- **Weekly e-newsletter and alerts keep you up-to-date on legal, legislative and regulatory issues.**
- **Any questions? Need assistance? Our Executive Secretary, Stephanie Eckert, is only a phone call away at 215-732-6258 or email mbdassn@aol.com.**
- **Legal Updates and Specialized Advice on industry-related questions at no charge through Caputo Law Office.**
- **Access to two teams of lobbyists through Stevens & Lee and The DT Firm to promote MBDA's goals and protect the interests of our distributors and their customers.**
- **Commercial Electricity through our partnership with consultant Kinetic Energy and generation supplier Constellation saves members hundreds of dollars a year. Members are enrolled by MBDA into the program only if Kinetic is able to secure a price that is lower than the price to compare offered by the utility company in our members' areas. Please see the reverse side for an MBDA member's savings in 2020.**
- **Members can reduce their business insurance costs by insuring in the MBDA group program, which gives members the opportunity to earn cash-back dividends on their property & casualty policies. Dividends – as high as 13% in recent years – are based on the groups collective results in the MBDA program during the program year and are not guaranteed. Penn National Insurance, highly rated by A.M. Best for its financial strength and known for its excellent claim service, is the carrier for the program. As for potential up-front savings, on the reverse side are several examples of what MBDA members saved when they switched to Penn National.**
- **Credit and Debit Card Processing through PNC Merchant Services at the terrific rate of only 0.05% + \$0.05 over cost of interchange and ancillary fees – the best in the industry! MBDA members have reported effective discounts ranging from 1.69% to 1.91% Please see the reverse side for a cost analysis. Or send us your statement and we'd be happy to do a rate comparison showing how you'll save money through PNC Merchant Services.**
- **Here's Additional MBDA Programs that save you money –**
 - ◆ **Discounted Office Equipment & Supplies through Pinnacle Business Products saves you a minimum of 25% off retail price.**
 - ◆ **Web Site Design through Sagapixel who will build a custom web site for only \$500!**
 - ◆ **Electronic Scanning Machines for Age Verification starting at only \$375 thru Ray Swerdlow.**
 - ◆ **On-line RAMP training for your employees at half the price – only \$10!**
 - ◆ **Our advertising specialists – DNB Promotions & Networker Promotions – offer you imprinted novelty items as an effective and inexpensive way to promote your business.**

To enroll in a program or for more information, please contact
MBDA's Stephanie Eckert by phone 215-732-6258 or email mbdassn@aol.com.
Please join MBDA by returning the enclosed membership invoice at your earliest opportunity.

MEMBER'S ELECTRIC GENERATION SAVINGS THROUGH MBDA'S PROGRAM WITH CONSTELLATION VS. PECO

Year	KwH	PECO Charge Per KwH	Constellation Charge Per KwH	Difference	Savings
2020	84,440	.0654	.05987	.00553	\$466.95

An example of yearly savings realized by an eastern PA member. MBDA members in other PA areas report that they too are saving money through our Constellation Program when compared to their local electric generation supplier.

BELOW ARE SEVERAL EXAMPLES OF BUSINESS INSURANCE PREMIUM SAVINGS THAT DISTRIBUTORS RECEIVED WHEN THEY SWITCHED TO PENN NATIONAL

Beer Distributor	Prior Carrier	Penn National	Savings
#1	\$3,909	\$3,496	\$413
#2	\$9,668	\$8,158	\$1,510
#3	\$10,267	\$4,060	\$6,207
#4	\$3,748	\$2,589	\$1,159

CREDIT CARD PROCESSING SAMPLE EFFECTIVE RATE OF 1.91%*

Yearly Processing Amount	Rate 2.25%	Rate 2.5%	Rate 2.75%	Rate 3.00%	Sample Rate 1.91%	Savings Over Lowest Rate
\$500,000	\$11,250	\$12,500	\$13,750	\$15,000	\$9,550	\$1,700
\$1,000,000	\$22,500	\$25,000	\$27,500	\$30,000	\$19,100	\$3,400
\$1,500,000	\$33,750	\$37,500	\$41,250	\$45,000	\$28,650	\$5,100
\$2,000,000	\$45,000	\$50,000	\$55,000	\$60,000	\$38,200	\$6,800

*This is an estimated savings as compiled by an MBDA member. Sample can vary depending on card type and how the cards are processed. We strongly discourage punching in the numbers because of cost and fraud risk.