



# UTAH SENATE

Utah State Capitol · Salt Lake City, Utah  
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January 28, 2026

Mr. Speaker:

The Senate passed **S.B. 17, CREDIT CARD PROCESSING FEES AMENDMENTS**, by Senator R. Winterton, and it is transmitted for consideration.

Respectfully,

A handwritten signature in black ink that reads "Phalin Flowers". The signature is fluid and cursive, with "Phalin" on the first line and "Flowers" on the second line.

Phalin Flowers  
Secretary of the Senate