

The Oregon Pawnbroker Association strongly opposes HB 3076 because it imposes additional regulations on Oregon's small businesses. Pawnbrokers are already subject to oversight by multiple agencies, including the **Department of Consumer and Business Services, the ATF, the State Police, The Department of Agriculture, and the IRS** to name a few—each with unique compliance requirements. Additional regulatory burdens would have a **devastating impact on small businesses, law-abiding citizens, and Oregon's economy**.

Pawnbrokers play a **critical role in firearm transactions and public safety**. We are one of the few sources providing law enforcement and the ATF with updated records on pre-owned firearms. Our stringent guidelines and regulations aid in crime investigations. Every firearm loan processed by a pawnbroker includes:

- A **secure transaction record** available to law enforcement
- **Safe storage** of firearms
- A **dealer transfer with a required background check** before returning a firearm to its owner

Further restrictions on firearm transactions through pawnbrokers would **drive Oregonians toward unregulated or predatory financial options** and **reduce the number of legally processed firearm transfers** in the state.

Over the past decade, the number of licensed pawnbrokers in Oregon has already declined. Additional regulations will force even more to close, **eliminating a vital financial service that thousands of Oregonians rely on**. Pawnbrokers provide essential short-term pawn options, often secured by firearms or other valuable items, which would no longer be accessible to those in need.

Rather than increasing regulations on **law-abiding businesses and citizens**, policymakers should:

- **Enforce existing firearm laws** and target illegal firearm trafficking
- **Ensure law enforcement agencies have the resources** to prosecute offenders
- **Engage industry stakeholders** in developing practical, effective solutions

Our Ask

Oregon Pawnbrokers play a crucial role in the legal and responsible sale and storage of firearms. Stricter regulations would unfairly harm small businesses, limit the rights of lawful gun owners, and do little to enhance public safety. The verbiage used by those in support of the bill is false and misleading and was not provided by those who were inspected or by those who conducted the inspections.

Oregon Pawnbrokers are committed to being **part of the solution**, but **false information and misconceptions** must not drive policy decisions. As seen with **BM114**, rushed or impractical regulations create more issues than solutions.

- Who will be responsible for administering this new regulation?
- Where are they going to get their resources?
- When will they be ready to respond?

We **urge policymakers to oppose HB 3076** and instead focus on enforcing current laws rather than imposing unnecessary regulatory overreach on legitimate businesses.