Submitter:	David Wall
On Behalf Of:	Mr Oregon OPPOSES HB 3370
Committee:	Senate Committee On Labor and Business
Measure, Appointment or Topic:	HB3370
I OPPOSE [HB 3370].	

From the TEXT of [HB 3370], "...Section 4... (2) A credit union that expels a member shall inform the member in writing of the reasons for the expulsion and give the expelled member reasonable opportunity to request the credit union's board of directors to reinstate the member."

With the criteria stated in "Section 4" regarding reinstatement of an "expelled Member" the issue of 'Piss-poor management' raises its' distinctive and incompetent head.

With reference to Management, who monitors 'Members' activities that could lead to expulsions?

In other words, there has to have been ample misconduct over a period of time, a competently run organization would have detected the 'Members' unacceptable activities and taken immediate and effective remedies.

I believe in due process but the conduct of the 'Member' facing expulsion must be so egregious reinstatement is not a viable option and or concern.

The time line of the 'Member's conduct' was observed to the point of expulsion indicates a failure in management that might indicate a 'Regime' change is in order.

[HB 3370] is almost acceptable but at this time, "reinstatement' to go forward is contraindicated.

David S. Wall Mr. Oregon Concurs.