



Testimony in Opposition to SB 605
House Committee on Commerce and Consumer Protection
May 15, 2025

Chair Sosa, Vice Chair Chaichi, Vice Chair Osborne and members of the House Committee on Commerce and Consumer Protection, my name is Kevin Christiansen and I am the government affairs director for the Oregon Bankers Association (“OBA”) and Community Banks of Oregon (“CBO”). Our organizations represent the diverse FDIC insured banks and trust companies doing business in Oregon. The banking industry employs almost 20,000 Oregonians at approximately 800 locations throughout our state. Thank you for the opportunity to provide testimony seeking one further change to Senate Bill 605A and the -A9 proposed amendment.

First, I want to thank Chair Sosa, Senator Campos, and their staff for working diligently on this bill and making several needed changes in the -A9 amendment being considered today. There remains one issue that we believe still needs to be addressed. On Line 10 of the A9 Amendment, the word “specifically” is used to limit the types of credit cards that would be covered by the bill. The word “specifically” is undefined in the bill and it remains unclear to us precisely what it means. We respectfully request a further amendment replacing the word “specifically” with the word “solely” to make clear the bill would only encompass credit cards that are solely issued for the payment of medical services, products, or devices to individuals. The primary reason for this requested change is that banks do not know what products or services are being purchased on a credit card be it from a retail store or a medical provider, because we do not receive itemized receipt for each transaction. So the credit cards captured under the current language of the A9 amendment would need to try and figure out more information about a consumer’s purchase – which could include private health information – they may need to do this so that they can separate medical purchases from nonmedical purchases. Thus, using the word “solely” would create more certainty for banks and less privacy concerns for consumers.

With this requested change, the bill would still be more consumer friendly than both medical debt laws that have passed recently in California and Washington and better align with the vast majority of states that have addressed this issue.

Without this small change, credit card issuers will be faced with compliance questions and the issue will likely end up in litigation to determine what the word “specifically” means in the context of the bill. This scenario can be avoided by using the word “solely” which has a well understood definition.

The OBA and CBO stand ready to assist the committee and sponsors in further refining this bill. If you have any questions, please feel free to contact us.

Thank you.