

HOUSE COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

January 28, 2025
01:00 PM

Hearing Room F

MEMBERS PRESENT: Rep. Nathan Sosa, Chair
Rep. Farrah Chaichi, Vice-Chair
Rep. Virgle Osborne, Vice-Chair
Rep. Jami Cate
Rep. David Gomberg
Rep. Courtney Neron
Rep. E. Werner Reschke
Rep. Kim Wallan
Rep. Jules Walters

MEMBER(S) EXCUSED: Rep. Willy Chotzen

STAFF PRESENT: Andrew Hendrie, LPRO Analyst
Diana Sanchez Ramirez, Committee Assistant

EXHIBITS: Exhibits from this meeting are available [here](#)

MEASURES/ISSUES: HB 2966 – Public Hearing
HB 2561 – Public Hearing
Oregon State Chamber of Commerce – Informational Meeting
Oregon Business and Industry – Informational Meeting

00:00:05 Meeting Called to Order
00:00:06 Chair Sosa

00:01:01 [**HB 2966 - Public Hearing**](#)
00:01:02 Chair Sosa
00:01:13 Rep. Mark Gamba, House District 41
00:05:03 Rep. Tom Andersen, House District 19
00:07:14 Sen. Lew Frederick, Senate District 22
00:09:40 Scott Bruun, CEO, Oregon Bankers Association
00:15:28 Sen. Jeff Golden, Senate District 3
00:18:20 Kelli McWilliams, Executive Director, Cultivating Solutions
00:20:33 Rohan Grey, President, Public Money Action
00:22:53 Madeline West, Chair, Oregon Public Banking Alliance
00:25:17 Susan Lea Smith, Professor Emeritus, Willamette University
00:28:08 Catherine Thomasson, Steering Committee, Mobilizing Climate Action Together (MCAT)

00:30:15 **HB 2561 - Public Hearing**

00:30:16 Chair Sosa
00:31:08 Meeting Recessed
00:31:12 Meeting Reconvened
00:31:20 TK Keen, Administrator, Division Financial Regulation, Department of Consumer and Business Services (DCBS)
00:33:45 Jesse O'Brien, Policy Manager, Division Financial Regulation, DCBS
00:36:58 Rep. Reschke
00:38:19 J.L. Wilson, Oregon Legislative Counsel, Elevate Credit Services
00:40:47 Phil Goldfeder, CEO, American Fintech Council
00:43:06 Joe Rubin, Director of Government and Regulatory Affairs, Opportunity Financial
00:45:51 Vice-Chair Osborne
00:48:44 Hanna Osman, Policy Analyst, Oregon Consumer Justice
00:50:57 Brenna Stevens, Campaign Associate, Oregon State Public Interest Research Group (OSPIRG)
00:52:49 Andrea Meyer, The American Association of Retired Persons (AARP)
00:55:12 Cheye-ann Corona, Affirm
00:57:25 Gregory Porter, State Government Relations, Online Lenders Alliance
00:59:51 Elora Rayhan, State Government Affairs, American Financial Services Association (AFSA)
01:02:24 Chava Brandriss, Partner, Davis Wright Tremaine LLP; Counsel, American Financial Services Association
01:06:17 Aden Hizkias, Chamber of Progress
01:08:55 Kent Kaiser, Board Member, Domestic Policy Caucus
01:11:01 Andrew Kushner, Senior Policy Counsel, Center for Responsible Lending

01:13:42 **Oregon State Chamber of Commerce - Informational Meeting**

01:13:43 Chair Sosa
01:13:57 JL Wilson, Oregon State Chamber of Commerce

01:21:45 **Oregon Business and Industry - Informational Meeting**

01:21:46 Chair Sosa
01:22:03 Paloma Sparks, Executive Vice President and General Counsel, Oregon Business & Industry
01:27:07 Meeting Adjourned