

## SENATE COMMITTEE ON LABOR AND BUSINESS

February 23, 2026  
03:00 PM

Hearing Room E

**MEMBERS PRESENT:** Sen. Kathleen Taylor, Chair  
Sen. Cedric Hayden, Vice-Chair  
Sen. Winsvey Campos  
Sen. Christine Drazan  
Sen. Deb Patterson

**STAFF PRESENT:** Whitney Perez, LPRO Analyst  
Diana Sanchez Ramirez, Committee Assistant

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

**MEASURES/ISSUES:** HB 4116 – Public Hearing

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

00:00:16 HB 4116 - Public Hearing  
00:00:17 Chair Taylor  
00:00:37 Whitney Perez, LPRO Analyst  
00:01:58 Rep. Nathan Sosa, House District 30  
00:04:36 Sen. Courtney Neron Misslin, Senate District 13  
00:09:47 TK Keen, Administrator, Division of Financial Regulation, Department of Consumer and Business Services (DCBS)  
00:12:08 Jesse O'Brien, Policy Manager, Division of Financial Regulation, DCBS  
00:15:27 Sen. Drazan  
00:20:51 Amanda Dalton, Opportunity Financial  
00:23:19 J.L.Wilson, Legislative Counsel, Elevate Credit Services  
00:25:31 Vice-Chair Hayden  
00:29:14 Angela Donley, State Policy Director, Oregon Consumer Justice (OCJ)  
00:31:04 Andrea Meyer, Director Government Relations, American Association Retired Persons (AARP) Oregon  
00:35:50 Sen. Campos  
00:38:51 Ashley Urisman, Director, State Government Affairs, American Fintech Council (AFC)  
00:41:26 Greg Porter, State Government Relations, Online Lenders Alliance  
00:43:30 Megan Quintrell, Consumer Alliance of Oregon  
00:45:12 Karen Saxe, Director, Policy and Advocacy, DevNW  
00:46:32 Danielle Arlowe, Senior Vice President, American Financial Services Association (AFSA)

**00:48:45** Parris Sanz, General Counsel, WebBank  
**00:51:22** Daysi Bedolla Sotelo, Advocacy and Policy Strategist, Oregon Health Equity Alliance (OHEA)  
**00:53:06** Mike Powers, Political and Policy Strategist, Service Employees International Union (SEIU) Local 503  
**00:54:33** Chava Brandriss, Partner, Davis Wright Tremaine LLP  
**00:58:22** Ellen Harnick, Executive Vice-President, Center for Responsible Lending  
**01:01:39** Sarah Mamula, Head of Government Affairs, Financial Technology Association  
**01:03:42** Michael Behm, Executive Director, The Payments Coalition  
**01:06:07** Lauren Saunders, Associate, National Consumer Law Center  
**01:08:30** Thomas Coleman, Opportunity Financial  
**01:10:58** Kent Kaiser, Dr., Secretary, Treasurer, Domestic Policy Caucus  
**01:13:16** Natalie Lynch, Consultant, Innovative Lending Platform Association (ILP)  
**01:14:59** Catherine Brennan, Partner, Hudson Cook  
**01:16:45** Patrick Brenner, President and CEO, Southwest Public Policy Institute  
**01:20:20** Frank Pignanelli, Executive Director, National Association of Industrial Banker  
**01:22:26** Chris Coughlin, OCJ  
**01:29:17** Meeting Adjourned