



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>ALEXA GRAHAM</b>		PHONE NUMBER: <b>913-304-4328</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>DIGITAL SERVICES ANALYST</b>	
ADDRESS: <b>7260 W 135TH STREET</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>grahamalexa17@gmail.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/31/2024 8:30 AM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

**As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.**



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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>ALLISON GREGORY</b>		PHONE NUMBER: <b>913-574-5885</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>RELATIONSHIP BUILDER</b>	
ADDRESS: <b>301 NW ENGLEWOOD RD</b>			
CITY: <b>GLADSTONE</b>		STATE: <b>MO</b>	ZIP: <b>64118</b>
EMAIL: <b>allison.gregory@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 1:38 PM</b>	

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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>AMANDA LUTJEN</b>		PHONE NUMBER: <b>660-221-5111</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>DIRECTOR OF COMPLIANCE AND RISK MANAGEMENT</b>	
ADDRESS: <b>25663 DURAN CREEK AVE.</b>			
CITY: <b>LINCOLN</b>		STATE: <b>MO</b>	ZIP: <b>65338</b>
EMAIL: <b>amanda.lutjen@mazuma.org</b>	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>3/29/2024 1:21 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>AMANUEL TELEGNE</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:      ZIP:
EMAIL: <b>amanabe49@duck.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 8:12 AM</b>

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

**This bill creates greater consumer choice, promotes fair competition and encourages financial inclusion in support credit unions in the state of Missouri.**



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<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>ASHIQUR RAHMAN</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: <b>ashiqur.rahman@mazuma.org</b>	ATTENDANCE: <b>Written</b>		SUBMIT DATE: <b>4/1/2024 2:40 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>BARBARA ROSAS</b>		PHONE NUMBER: <b>720-849-7157</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:	
ADDRESS: <b>15740 S APACHE ST</b>			
CITY: <b>OLATHE</b>		STATE: <b>KS</b>	ZIP: <b>66062</b>
EMAIL: <b>barb.rosas@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 2:38 PM</b>	

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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>BOB EDWARDS</b>		PHONE NUMBER: <b>913-574-5375</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA</b>		TITLE:	
ADDRESS: <b>7260 W 135TH ST</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>bob.edwards@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/30/2024 6:18 PM</b>	

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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>BRAD L HARMS</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:      ZIP:
EMAIL: <b>harmsbrad88@gmail.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 1:48 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

For over 25 years, state chartered Missouri credit unions have been unable to expand their Field of Membership beyond any county contiguous to it's home county. This has resulted in 17 counties which will NEVER be able to be served by a community credit union. With your help, we FINALLY have a chance to fix that!





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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>BRANDON WEIR</b>		PHONE NUMBER: <b>913-574-5026</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>APPLICATIONS ANALYST</b>	
ADDRESS: <b>7260 W 135TH STREET</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>brandon.weir@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 1:21 PM</b>	

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<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>BRIAN EYESTONE</b>		PHONE NUMBER: <b>636-937-7144</b>
BUSINESS/ORGANIZATION NAME: <b>MEMBERS 1ST CREDIT UNION</b>		TITLE: <b>PRESIDENT</b>
ADDRESS: <b>1200 E GANNON DRIVE</b>		
CITY: <b>FESTUS</b>	STATE: <b>MO</b>	ZIP: <b>63028</b>
EMAIL: <b>brian@me1stcu.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 9:24 AM</b>

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

My name is Brian Eyestone. I am the President of Members 1st Credit Union. We serve individuals who live or work in Jefferson County, Franklin County, St. Charles County, St. Louis County and St. Louis City. We currently have approximately 4400 members. We have an office located in south St. Louis County and in Festus, MO in Jefferson County. We are approximately \$62 million in assets. We were established in 1951. We have offered 1st and 2nd mortgage loans as well as other consumer loans. We currently work with the Federal Home Loan Bank (FHLB) of Des Moines to offer conventional 1st mortgage loans including mortgage loans to 1st-time Homebuyers. These loans help individuals to purchase their first home with less down payment. We also have the ability to offer grants through the FHLB to also assist lower income individuals with funds to assist them with paying for closing costs and down payments. We provide lower cost personal loans for smaller amounts to individuals so that they don't have to use higher cost alternatives such as pawn shops and payday lenders. We also provide financial education to our members through our website. Under the current field of membership for credit unions in Missouri, we are unable to assist individuals who lives in counties that are contiguous to Jefferson County. These counties are Washington, Saint Francis, and Saint Genevieve. Unfortunately, these counties have fewer options for consumers when it comes to financial institution options. We would be able to assist more consumers with lower cost financial services if the field of membership for credit unions was expanded.



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<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>BRITTANY SMITH</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS:		
CITY: <b>BELTON</b>	STATE: <b>MO</b>	ZIP: <b>64012</b>
EMAIL: <b>brittany.smith@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 2:27 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>CAROLINE ENGLE</b>		PHONE NUMBER: <b>913-574-5243</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>VP MARKETING</b>	
ADDRESS: <b>7206 W. 135TH STREET</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>caroline.engle@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 2:37 PM</b>	

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<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>CAROLINE WILLARD</b>		PHONE NUMBER: <b>909-605-3733</b>
BUSINESS/ORGANIZATION NAME: <b>CORNERSTONE LEAGUE</b>		TITLE: <b>PRESIDENT/CEO</b>
ADDRESS: <b>6801 PARKWOOD BLVD., #300</b>		
CITY: <b>PLANO</b>		STATE: <b>TX</b>
		ZIP: <b>75024</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>4/2/2024 12:00 AM</b>
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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>CARRIE MCCARTHY</b>		PHONE NUMBER: <b>816-898-8625</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>DIRECTOR OF SMALL BUSINESS BANKING</b>	
ADDRESS: <b>7620 NW 135TH ST</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66213</b>
EMAIL: <b>carrie.mccarthy@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 3:07 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>CATHERINE SOLOMON</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:      ZIP:
EMAIL: <b>cajsolomon@yahoo.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 1:46 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

I feel it is important for people to have a choice of where they want to "bank". A credit union offers a local feel and provides more personalized services. The big banks have gotten too big and do not provide personalized service. They don't know me and don't care to know me like a credit union does. It is time to step out of the dark ages and allow credit unions to expand in our state, so every Missourian has a choice.



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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>CATHY SOLOMON</b>		PHONE NUMBER: <b>913-574-5700</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>VP RETAIL DELIVERY</b>	
ADDRESS: <b>3108 SW DAMON LN</b>			
CITY: <b>LEES SUMMIT</b>		STATE: <b>MO</b>	ZIP: <b>64082</b>
EMAIL: <b>cathy.solomon@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 1:52 PM</b>	

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<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>CHAD MANGE</b>		PHONE NUMBER: <b>913-574-5687</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>RELATIONSHIP ADVISOR</b>	
ADDRESS: <b>9660 NORTH OAK TRAFFICWAY</b>			
CITY: <b>KANSAS CITY</b>		STATE: <b>MO</b>	ZIP: <b>64155</b>
EMAIL: <b>chad.mange@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 2:20 PM</b>	

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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>CHONA HAMERSKI</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:      ZIP:
EMAIL: <b>chona.hamerski@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 5:25 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

I am in support of the HB 2452



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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>CHRISTINA NGUYEN</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:      ZIP:
EMAIL: <b>christinamichellenguyen@gmail.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 4:24 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>CHRISTINE WHITCRAFT</b>		PHONE NUMBER: <b>913-574-5038</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>BSA AND FRAUD LEADER</b>	
ADDRESS: <b>7260 W 135TH STREET</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>christine.whitcraft@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 5:43 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

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MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>CINDY HOWARD</b>		PHONE NUMBER: <b>913-574-5687</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>SENIOR RELATIONSHIP ADVISOR</b>	
ADDRESS: <b>9660 NORTH OAK TRAFFICWAY</b>			
CITY: <b>KANSAS CITY</b>		STATE: <b>MO</b>	ZIP: <b>64155</b>
EMAIL: <b>cindy.howard@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 2:25 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

**Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth**



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>CRAIG S. MEYER</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:	STATE:	ZIP:
EMAIL: <b>cmeyer@arsenalcu.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 2:20 PM</b>

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

Missouri House Hearing Committee, I am requesting your support of the current house bill 2452 submitted by representative Richard West of the 102nd district. As both a long-standing member of multiple credit unions as well as a current employee of a credit union, I have witnessed the positive impact credit unions and their not-for-profit mentality of “people helping people” have had on the lives of thousands of Missouri citizens. Often the communities where credit unions reside are underserved by banking and financial firms today. I have personally used their services for home mortgages and automobile loans, as well as for funding college education plans for my family members. Credit Unions provide an alternative option for many communities and Missourians to have financial independence, and to attain financial services and support not attained from any other viable alternative. I am requesting the Hearing Committee move this bill forward for credit unions to extend their field of membership (FOM) to Missourians in additional underserved communities. Additional perspectives as to why I am requesting your support HB2452, and SB 786 are:

- Enhances Consumer Choice – Field of membership (FOM) modernization would allow consumers to choose from a diverse range of financial institutions, including credit unions, providing them with options that may better align with their values or financial needs and preferences.
- Promotes fair competition- Banks currently hold 93% of the deposits and over 99% of agriculture and commercial lending in Missouri. Field of membership (FOM) for credit union modernization would allow credit unions to compete on a more level playing field than the current status quo.
- Encourages financial inclusion- Helps fill the “banking desert” gap : FOM modernization gives credit unions the opportunity to better serve underserved and low-income Missourians, not just a select few.
- Stimulates economic growth -A robust Missouri financial community containing both credit unions and banks can help meet diverse financial needs of both consumers and businesses, which fosters a more resilient and prosperous economic environment for Missouri.
- FOM Modernization would help preserve State- Chartered Credit Unions and Retain MO Tax Revenue – State chartered credit unions in Missouri pay the financial institution tax, however federally chartered credit unions do not. Missouri collected \$3,340,595 in these taxes in 2022. In 2023 the state lost \$243,905 in revenue from one singular credit union who changed its charter from state to federal. Without FOM modernization, more state-chartered credit unions will convert to a federal charter. Please consider the perspectives above and thank you in advance for your support of this bill (HB 2452), and the ability for Missourians to have financial literacy and freedom regardless of their current residential location in the state of Missouri. Kind Regards, Craig Meyer



MISSOURI HOUSE OF REPRESENTATIVES  
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BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>DAN ENGELHARD</b>		PHONE NUMBER: <b>913-574-5407</b>
BUSINESS/ORGANIZATION NAME: <b>MAZUMA</b>		TITLE:
ADDRESS:		
CITY: <b>OAK GROVE</b>		STATE: <b>MO</b>
		ZIP: <b>64075</b>
EMAIL: <b>dan.engelhard@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 3:05 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

**As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.**



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>DEBORAH BARNETT</b>		PHONE NUMBER: <b>816-830-7841</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>DIRECTOR OF FACILITIES &amp; ADMINISTRATION</b>	
ADDRESS: <b>400 HAWTHORNE DRIVE</b>			
CITY: <b>BELTON</b>		STATE: <b>MO</b>	ZIP: <b>64012</b>
EMAIL: <b>mizzou80@swbell.net</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 4:00 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth. I've been a credit union member for 42 years and if I did not work for one, would not have originally qualified for membership based upon where I lived. A credit union has since opened in my home town, adding great benefit to the financial landscape. Freedom of choice is great not only in life, but also in financial opportunities.





MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>DEONNE CHRISTENSEN</b>		PHONE NUMBER: <b>913-574-5000</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>PRESIDENT/CEO</b>	
ADDRESS: <b>7260 W. 135TH STREET</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>deonne.christensen@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 6:01 PM</b>	

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**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>EDDIE LOVE</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS:		
CITY: <b>KANSAS CITY</b>		STATE: <b>MO</b>
		ZIP: <b>64106</b>
EMAIL: <b>eddie.love@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 3:05 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

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MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>ELIZABETH FRANKLIN</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:                  ZIP:
EMAIL: <b>eafrank711@gmail.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/30/2024 8:30 AM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

I fully support HB 2452. Not-for-profit credit unions are member-owned and benefit not only their members but the community. I belong to a credit union and am amazed at the amount of volunteer work they perform within the community. I have friends who are not eligible to join due to where they live and that seems unfair. The provisions in HB 2452 will ensure that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice and promotes fair competition. It encourages business competition, I fully support this HB and would strongly encourage committee support. Thank you for the opportunity to testify.



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>EREN KIM</b>	PHONE NUMBER: <b>816-768-3870</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>	TITLE:	
ADDRESS:		
CITY: <b>RAYMORE</b>	STATE: <b>MO</b>	ZIP: <b>06408</b>
EMAIL: <b>eren.kim@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 2:19 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

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MISSOURI HOUSE OF REPRESENTATIVES  
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BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>FRANCES KOLB</b>		PHONE NUMBER: <b>913-574-5472</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:	
ADDRESS: <b>8300 N KENWOOD AVE</b>			
CITY: <b>KANSAS CITY</b>		STATE: <b>MO</b>	ZIP: <b>64118</b>
EMAIL: <b>frances.kolb@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 1:36 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

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COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>GLENN BRAD SMITH</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS:		
CITY: <b>GRANDVIEW</b>		STATE: <b>MO</b>
		ZIP: <b>64030</b>
EMAIL: <b>brad.smith@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 6:46 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

1.           As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.



MISSOURI HOUSE OF REPRESENTATIVES  
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BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>GREG NEWSOM</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:      ZIP:
EMAIL: <b>gnewsom@unitedcu.org</b>	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>3/29/2024 9:40 AM</b>

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

**As a 17 year employee of United Credit Union and 24 years in banking, I have unique perspective on how this bill will impact Missourians. I have watched United Credit Union, and other credit unions reach out in unique ways to change lives in the communities we serve. This bill will allow Missourians to have greater access to financial services, and create an environment that allows low income people to have greater options, and allow Missourians the right to choose where they save and borrow. A credit union in a community is always a positive thing.**



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

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COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>HANAH SAUNDERS</b>		PHONE NUMBER: <b>816-516-2283</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>PAYROLL SPECIALIST</b>	
ADDRESS: <b>7260 W 135TH ST</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>hanah.saunders@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 1:35 PM</b>	

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MISSOURI HOUSE OF REPRESENTATIVES  
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COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>HEATHER LANE</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:                  ZIP:
EMAIL: <b>heather.lane@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 2:56 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>JACLYN G KENDALL</b>		PHONE NUMBER: <b>913-574-5804</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>BRANCH LEADER</b>	
ADDRESS: <b>7260 W 135TH ST</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>jaclyn.kendall@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 5:07 PM</b>	

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COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>JACOB BAUM</b>		PHONE NUMBER: <b>785-633-0253</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:	
ADDRESS: <b>2600 KENSINGTON RD</b>			
CITY: <b>LAWRENCE</b>		STATE: <b>KS</b>	ZIP: <b>66046</b>
EMAIL: <b>baumjacob@ymail.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 3:46 PM</b>	

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COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>JACOB SCHACHER</b>		PHONE NUMBER: <b>816-647-1000</b>
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS: <b>2600 NW PEMBROKE COURT</b>		
CITY: <b>BLUE SPRINGS</b>		STATE: <b>MO</b>
		ZIP: <b>64015</b>
EMAIL: <b>jacob.schacher@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 4:30 PM</b>

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MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>JACYNDA MOSLEY</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:      ZIP:
EMAIL: <b>jacynda.martin@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 3:12 PM</b>

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

**Membership growth is very important to the success of Credit Unions longevity. Please allow Credit Unions in Missouri to expand their membership beyond the mentioned boundaries.**



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>JADE LITTLETON</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS:		
CITY: <b>LEES SUMMIT</b>		STATE: <b>MO</b>
		ZIP: <b>64063</b>
EMAIL: <b>jade.littleton@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 5:53 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

**As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.**



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>JAY NEATHERY</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:                  ZIP:
EMAIL: <b>jay.neathery@gmail.com</b>	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>3/28/2024 3:36 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

I believe this is a competitive issue. It is weird that in the US we have rules that limit who can choose a credit union vs. a bank or Fintech based on which side of an invisible line they live. In Missouri in the last 20 years we've seen the market share of the huge nation-wide banks and financial technology companies grow from 51% of Missouri deposits to 64% while community bank's share of deposits fell from 42% to 29% all while credit unions held at around 7% of Missouri deposits.



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>JENNA SWEENEY</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:                  ZIP:
EMAIL: <b>jsweeney@telcommcu.com</b>	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>3/28/2024 4:38 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

Missouri credit unions shouldn't have to change charters to serve their communities. Community access is better granted by the provision in HB 2452 that would allow credit unions to place branches in counties contiguous to other branches, not just contiguous to the location of the headquartered branch.





MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>JENNIFER STEWART</b>		PHONE NUMBER: <b>816-308-1973</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>SR RA</b>	
ADDRESS: <b>2713 WINDSOR AVE</b>			
CITY: <b>INDEPENDENCE</b>		STATE: <b>MO</b>	ZIP: <b>64052</b>
EMAIL: <b>jennifer.stewart@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 4:50 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

1.           As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>JESSICA HINDT</b>		PHONE NUMBER: <b>816-716-8699</b>
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS:		
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b> ZIP: <b>66223</b>
EMAIL: <b>jwilson.3721@gmail.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 2:17 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

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**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>JORDAN CHAPLICK</b>		PHONE NUMBER: <b>913-574-5219</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>BRANCH LEADER</b>	
ADDRESS: <b>9660 NORTH OAK TRAFFICWAY</b>			
CITY: <b>KANSAS CITY</b>		STATE: <b>MO</b>	ZIP: <b>64155</b>
EMAIL: <b>jordan.chaplick@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 2:12 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

**Hello! As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth!**



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>JOSH SMITH</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:                  ZIP:
EMAIL: <b>josh.smith@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 2:08 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

**Credit unions are the best financial institutions I have ever used, they make the world of a difference and truly help people with financial stability and success.**



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>JOSHUA DEAN MCCONVILLE</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS:		
CITY: <b>BONNER SPRINGS</b>		STATE: <b>KS</b>
		ZIP: <b>66012</b>
EMAIL: <b>josh.mcconville@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/30/2024 8:45 AM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

1.           As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.



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**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>JULIE LINDER</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: <b>julie.linder@gmail.com</b>		ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 1:45 PM</b>

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

As a credit union member and advocate, I am writing to support HB 2452/SB 786. I joined the credit union in 2019. Since then, I have taken advantage of numerous products, including a checking and savings account, a money market account, a credit card, and an auto loan. All of this was possible because the credit union educated me on my consumer options. Before joining the credit union, I banked at Bank of America. I had a joint checking and savings account and my business checking account there. At no point do I recall Bank of America educating me on banking products or services to improve my financial well-being. I also opened savings accounts for both of my children at Together Credit Union. My daughter (17) recently started her first job and opened a checking account to have direct deposit, a requirement of her employer. The teller walked her through the process. My daughter also learned about the 50/30/20 rule, which we modified to fit her needs. Her 50/30/20 rule is broken down as follows: 50% of her paycheck going into savings; 30% going for necessities like gas, car repairs, and insurance; and 20% goes for wants, like going shopping or to a restaurant. After a few months of saving, my daughter did something I had never done. She opened a CD. This opportunity came about because Together Credit Union started educating members on their use. Plus, it was so easy for her to open a CD. She checks her accounts often through the app and is proud to see her balances grow larger and larger. Next year, she will be a high school senior, and Together Credit Union will offer workshops on paying for college. I believe it will teach her how to avoid taking out as many student loans as I did in college. Together Credit Union has significantly improved my life and the lives of my family. Please give other families, like mine, the opportunity to improve their financial situations. Thank you, Julie Linder



MISSOURI HOUSE OF REPRESENTATIVES  
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COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>KARLENE RICKETTS</b>		PHONE NUMBER: <b>913-574-5852</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>SENIOR RELATIONSHIP ADVISOR</b>	
ADDRESS: <b>260 NW OLDHAM PARKWAY</b>			
CITY: <b>LEES SUMMIT</b>		STATE: <b>MO</b>	ZIP: <b>64081</b>
EMAIL: <b>karlene.ricketts@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 4:31 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

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MISSOURI HOUSE OF REPRESENTATIVES  
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BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>KATIE KENNEDY</b>		PHONE NUMBER: <b>913-574-5750</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:	
ADDRESS: <b>7260 W 135TH ST</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>katie.kennedy@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 8:34 AM</b>	

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COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>KATIE ROBINSON</b>		PHONE NUMBER: <b>417-676-0102</b>
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS:		
CITY: <b>LEES SUMMIT</b>		STATE: <b>MO</b> ZIP: <b>64081</b>
EMAIL: <b>katie.robinson@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 1:30 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

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<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>KELLY H PUTMAN</b>		PHONE NUMBER: <b>504-460-0788</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:	
ADDRESS: <b>1104 NE LINDBERG DR</b>			
CITY: <b>KANSAS CITY</b>		STATE: <b>MO</b>	ZIP: <b>64118</b>
EMAIL: <b>kputman162@gmail.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/30/2024 10:51 AM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

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MISSOURI HOUSE OF REPRESENTATIVES  
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COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>KELLY LYNCH</b>		PHONE NUMBER: <b>913-574-5021</b>
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS:		
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>
		ZIP: <b>66223</b>
EMAIL: <b>kelly.lynch@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 1:11 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

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<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>KELLY PEDEN</b>		PHONE NUMBER: <b>816-547-6616</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>BRANCH LEADER</b>	
ADDRESS: <b>301 NW ENGLEWOOD RD</b>			
CITY: <b>GLADSTONE</b>		STATE: <b>MO</b>	ZIP: <b>64118</b>
EMAIL: <b>kelly.peden@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/30/2024 8:37 AM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

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COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>LAURA AUGSPURG</b>		PHONE NUMBER: <b>816-695-1296</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>CLIENT RELATIONSHIP MANAGER</b>	
ADDRESS: <b>900 TALL GRASS DRIVE</b>			
CITY: <b>PLEASANT HILL</b>		STATE: <b>MO</b>	ZIP: <b>64080</b>
EMAIL: <b>laura.augspurg@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 4:30 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

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COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>LAURA CRIST</b>		PHONE NUMBER: <b>913-574-5416</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:	
ADDRESS: <b>615 W. FOXWOOD DRIVE</b>			
CITY: <b>RAYMORE</b>		STATE: <b>MO</b>	ZIP: <b>64083</b>
EMAIL: <b>laura.crist@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 4:43 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

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MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>LAURA KAY EBLEN</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:                  ZIP:
EMAIL: <b>laurakeblen@gmail.com</b>	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>3/29/2024 11:20 AM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

**Consumers deserve choices, this Modernization Act serves to give Missourians the right to choose where and with whom they want to bank. This is not a banks vs credit unions bill, it is about giving people the freedom of choice while keeping their money local.**



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>LAUREN GRAY</b>		PHONE NUMBER: <b>913-574-5419</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>MARKETING &amp; CAMPAIGN SPECIALIST</b>	
ADDRESS: <b>7260 W 135TH ST</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>lauren.gray@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 1:17 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

**As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.**





MISSOURI HOUSE OF REPRESENTATIVES  
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BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>LONE JENSEN</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: <b>ljensen@alltrucu.org</b>	ATTENDANCE: <b>Written</b>		SUBMIT DATE: <b>3/28/2024 4:48 PM</b>

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

**Promotes fair competition:** Banks currently hold 93% of the deposits and over 99% of agriculture and commercial lending in Missouri. Field-of-membership modernization would allow credit unions to compete on a more level playing field than the status quo.  
**Enhances consumer choice:** FOM modernization would allow consumers to choose from a diverse range of financial institutions, including credit unions, providing them with options that may better align with their values or preferences.  
**Encourages financial inclusion:** FOM modernization gives credit unions the opportunity to better serve underserved and low-income Missourians, not just a select few.  
**Stimulates economic growth:** A robust Missouri financial sector (credit unions AND banks) can help meet diverse financial needs of consumers and businesses, fostering a more resilient and prosperous economy.



MISSOURI HOUSE OF REPRESENTATIVES  
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COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>LORI DRIGGS</b>		PHONE NUMBER: <b>913-574-5000</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>MORTGAGE PROCESSOR</b>	
ADDRESS: <b>7260 W 135TH ST</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>lori.driggs@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 3:27 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

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MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>LUCAS ROGERS</b>		PHONE NUMBER: <b>913-574-5023</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>ENDPOINT COMPUTING ADMINISTRATOR</b>	
ADDRESS: <b>7260 N 135TH ST</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66213</b>
EMAIL: <b>lucas.rogers@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/2/2024 9:03 AM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

1.           As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth



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COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>MATTHEW WOLFE</b>		PHONE NUMBER: <b>913-269-2837</b>
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS: <b>12633 W. 121ST STREET</b>		
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>
		ZIP: <b>66213</b>
EMAIL: <b>wolfem41@gmail.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 2:49 PM</b>

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

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MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>MAZUMA CREDIT UNION</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS:		
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>
		ZIP: <b>66223</b>
EMAIL: <b>shelley.hammons@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 4:14 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

1.           As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.



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COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>MAZUMA CREDIT UNION</b>		PHONE NUMBER: <b>816-506-9942</b>
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS:		
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b> ZIP: <b>66223</b>
EMAIL: <b>tamera.weldon@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 3:20 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

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COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>MAZUMA CREDIT UNION</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS:		
CITY: <b>RAYMORE</b>	STATE: <b>MO</b>	ZIP: <b>64083</b>
EMAIL: <b>jessica.hardie@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 2:49 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

1.           As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.



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COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>MEMORI STINES-STONEMAN</b>		PHONE NUMBER: <b>913-574-5856</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>BRANCH LEADER</b>	
ADDRESS: <b>15812 WOODS CHAPEL RD</b>			
CITY: <b>KANSAS CITY</b>		STATE: <b>MO</b>	ZIP: <b>64139</b>
EMAIL: <b>memori.stines@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 5:26 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

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MISSOURI HOUSE OF REPRESENTATIVES  
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COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>MICHAEL SCHRECK</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:                  ZIP:
EMAIL: <b>michaelkschreck@gmail.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/30/2024 10:12 AM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

I believe that the government should not unduly restrict freedom of commerce and competition, which are bedrocks of our country. I believe this bill will lead to more open competition, which will benefit citizens in the state of Missouri. It would not force citizens to join credit unions, or force credit unions to serve areas that are overly saturated with banking options. Rather, this bill will just remove unnecessary government restrictions in the state's out-of-date laws.



MISSOURI HOUSE OF REPRESENTATIVES  
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COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>MICHELLE WOOD</b>		PHONE NUMBER: <b>816-682-6100</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>CHIEF CULTURE OFFICER</b>	
ADDRESS:			
CITY: <b>KANSAS CITY</b>		STATE: <b>MO</b>	ZIP: <b>64156</b>
EMAIL: <b>michelle.wood@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 1:01 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

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<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>MONICA ROWE</b>	PHONE NUMBER: <b>913-574-5035</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>	TITLE:	
ADDRESS:		
CITY: <b>LOUISBURG</b>	STATE: <b>KS</b>	ZIP: <b>66053</b>
EMAIL: <b>monica.rowe@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 1:52 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

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<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>MONIQUE SNEED</b>		PHONE NUMBER: <b>816-337-7780</b>
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS: <b>11210 MANCHESTER AVE</b>		
CITY: <b>KANSAS CITY</b>		STATE: <b>MO</b>
		ZIP: <b>64015</b>
EMAIL: <b>monique.sneed@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 9:05 AM</b>

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1.           As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth



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COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>MORGAN HOUSEHOLDER</b>		PHONE NUMBER: <b>573-338-0505</b>	
REPRESENTING: <b>MISSOURI CREDIT UNION ASSOCIATION</b>		TITLE: <b>GRASSROOTS AND PAC MANAGER</b>	
ADDRESS: <b>223 MADISON ST</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65101</b>
EMAIL: <b>mhouseholder@mocua.coop</b>	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>3/28/2024 3:00 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

All Missourians deserve the right to choose where they want to save and borrow – regardless of where they live. Under current law, a credit union can have a branch only in an adjacent county to their headquarters. If a member moves to a different county, they may have to drive long distances to their credit union or give up their membership and relationship with their credit union and start over with another financial institution. It also means that some areas of the state have an oversaturated market and other areas are underserved. That just doesn't make any sense. Updating the field of membership rules for credit unions is reasonable, responsible, and fair. This odd geography requirement leaves many people without the option to choose the financial institution that aligns with their needs, preferences, and values. It is time, perhaps past time, to modernize the field of membership rules that will prioritize accessibility and address the needs of all Missourians, not just those living in the right zip code.



MISSOURI HOUSE OF REPRESENTATIVES  
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<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>NANCY C MORRISON</b>		PHONE NUMBER: <b>913-574-5690</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>MEMBER SERVICE SUPPORT LEADER</b>	
ADDRESS: <b>7260 W 135TH STREET</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>nancy.morrison@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 3:57 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

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<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>NATHAN WALKER</b>		PHONE NUMBER: <b>913-574-5869</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:	
ADDRESS: <b>10 W 80TH TER</b>			
CITY: <b>KANSAS CITY</b>		STATE: <b>MO</b>	ZIP: <b>64114</b>
EMAIL: <b>nathan.walker@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 2:52 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

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<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>NORA FERGUSON</b>		PHONE NUMBER: <b>816-716-6625</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>DIRECTOR OF RETAIL BRANCH DELIVERY</b>	
ADDRESS: <b>7260 W 135TH ST</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>nora.ferguson@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 2:28 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

**As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.**





MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>PETER ROBINSON</b>		PHONE NUMBER: <b>913-574-5762</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>RELATIONSHIP ADVISOR</b>	
ADDRESS: <b>9660 NORTH OAK TRAFFICWAY</b>			
CITY: <b>KANSAS CITY</b>		STATE: <b>MO</b>	ZIP: <b>64155</b>
EMAIL: <b>peter.robinson@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 2:17 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

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MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>RACHEL AUDSLEY</b>		PHONE NUMBER: <b>913-293-9689</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>BUSINESS &amp; COMMUNITY DEVELOPMENT</b>	
ADDRESS: <b>7260 W 135TH ST</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>rachel.audsley@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 8:48 AM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

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MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>RICHARD EDMONDSON</b>		PHONE NUMBER: <b>913-574-5883</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA</b>		TITLE: <b>RELATIONSHIP ADVISOR</b>	
ADDRESS: <b>7260 W 135TH ST</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>richard.edmondson@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 3:58 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

1.           As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>ROBERT J. KELLY, III</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS:		
CITY: <b>LEES SUMMIT</b>		STATE: <b>MO</b>
		ZIP: <b>64081</b>
EMAIL: <b>rjkelly3@aol.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 1:58 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

1.           As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>ROLLIE SCOTT</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:      ZIP:
EMAIL: <b>ssn612@gmail.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 8:35 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

Credit Unions are an excellent resource for families and communities. For me and my family a Credit Union is a comprehensive financial resource that has a very personal connection. I started my relationship with a Credit Union as a teenager with my mother's railroad CU, continued to Navy Federal Credit Union while serving on a Submarine and am very happily using a local Kansas City area CU as I approach my 60s. I feel that increased coverage by Credit Unions can only help the communities they serve.



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

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COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>RUSSELL WADE PETRY</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: <b>russpetry@gmail.com</b>		ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 3:23 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

I am in support of this.



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>SAMANTHA OLLER</b>		PHONE NUMBER: <b>913-908-9463</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:	
ADDRESS: <b>2586 REDMAN RD</b>			
CITY: <b>ST LOUIS</b>		STATE: <b>MO</b>	ZIP: <b>63136</b>
EMAIL: <b>samantha.oller@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 4:29 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

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MISSOURI HOUSE OF REPRESENTATIVES  
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BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>SEAN BENTON</b>		PHONE NUMBER: <b>913-221-3952</b>
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS: <b>16110 CAMBRIDGE ST</b>		
CITY: <b>STILWELL</b>		STATE: <b>KS</b>
		ZIP: <b>66085</b>
EMAIL: <b>seanbenton2112@gmail.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 4:16 PM</b>

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

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MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>SEAN VOTH</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS:		
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>
		ZIP: <b>66223</b>
EMAIL: <b>sean.voth@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 10:46 AM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

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MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>SHIRLEY D SAFFOLD</b>		PHONE NUMBER: <b>913-574-5227</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>BRANCH LEADER</b>	
ADDRESS: <b>1910 MAIN STREET</b>			
CITY: <b>KANSAS CITY</b>		STATE: <b>MO</b>	ZIP: <b>64108</b>
EMAIL: <b>shirley.saffold@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 2:23 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>STEPHANIE BRADLEY</b>		PHONE NUMBER: <b>913-574-5435</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>MEMBER RELATIONSHIP SPECIALIST</b>	
ADDRESS: <b>15513 PEBBLE DR</b>			
CITY: <b>BASEHOR</b>		STATE: <b>KS</b>	ZIP: <b>66007</b>
EMAIL: <b>Stephanie.bradley@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 5:08 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

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MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>STEVE PONIEWAZ</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:      ZIP:
EMAIL: <b>sponiewaz@1stmocu.org</b>	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>3/31/2024 3:23 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

Passage of HB 2452 would allow Missourians more access to financial services provided by state-chartered credit unions. We should be encouraging state-chartered credit unions who are providing a great service to Missourians, to expand and grow within the Missouri system, rather than have them move to a federal charter.



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>TAYLOR HEISLEN</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:                  ZIP:
EMAIL: <b>taylor.heislen@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 2:04 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>TERESA J JONES</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:      ZIP:
EMAIL: <b>teresa.jones@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 1:26 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

**I support the bill.**



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>TERI TIPTON</b>		PHONE NUMBER: <b>913-574-5272</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA</b>		TITLE: <b>SRA</b>	
ADDRESS: <b>301 NW ENGLEWOOD RD</b>			
CITY: <b>GLADSTONE</b>		STATE: <b>MO</b>	ZIP: <b>64118</b>
EMAIL: <b>teri.tipton@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 3:45 PM</b>	

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**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>THOMAS</b>		PHONE NUMBER: <b>916-529-0544</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>RA</b>	
ADDRESS: <b>615 W FOXWOOD DR</b>			
CITY: <b>RAYMORE</b>		STATE: <b>MO</b>	ZIP: <b>64083</b>
EMAIL: <b>thomas.hentzen@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 4:21 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

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COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>TIFFANY SINOR</b>		PHONE NUMBER: <b>913-574-5000</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>CARDS LEADER</b>	
ADDRESS: <b>7260 W 135TH ST</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>tiffany.sinor@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 2:03 PM</b>	

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MISSOURI HOUSE OF REPRESENTATIVES  
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BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>TIM SCHEER</b>		PHONE NUMBER: <b>913-574-5270</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>VICE PRESIDENT OF RETAIL OPERATIONS</b>	
ADDRESS: <b>7260 W 135TH ST</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66224</b>
EMAIL: <b>tim.scheer@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 9:59 AM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

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**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>TOMMI SCOTT</b>		PHONE NUMBER: <b>913-574-5843</b>
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE:
ADDRESS:		
CITY: <b>LEES SUMMIT</b>		STATE: <b>MO</b>
		ZIP: <b>64086</b>
EMAIL: <b>tommi.scott@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 1:40 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

1.            As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>TUJUANIA SCOTT</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: <b>tjujania.scott@mazuma.org</b>	ATTENDANCE: <b>Written</b>		SUBMIT DATE: <b>3/29/2024 4:20 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

1.           As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>VINCENT WAGNER</b>		PHONE NUMBER: <b>816-522-0809</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>EXTERNAL COMMUNICATIONS SPECIALIST</b>	
ADDRESS: <b>4005 CAMPBELL ST</b>			
CITY: <b>KANSAS CITY</b>		STATE: <b>MO</b>	ZIP: <b>64110</b>
EMAIL: <b>vincent.wagner@mazuma.org</b>	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>3/29/2024 12:37 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

**As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.**



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>WAYNE PETERSON</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:                  ZIP:
EMAIL: <b>wlpeterson865@gmail.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 2:18 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

**I am in support of credit unions being able to expand. Missourians need to be able to bank with a financial institution that looks out for the members rather than trying to line the pockets of the stockholders.**



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>WAYNE PETERSON</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:      ZIP:
EMAIL: <b>wayne.peterson@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 2:00 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		

The support and benefits of credit union membership has been denied to the citizens of 17 Missouri counties. I have personally seen the positive impact on peoples lives and financial well being. A not for profit entity that truly desires to improve the lives of their members promotes a healthy economy.



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>WILLIAM NOLLEY VEREEN IV</b>		PHONE NUMBER: <b>913-574-5025</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>IT SUPPORT SPECIALIST</b>	
ADDRESS: <b>7260 W. 135TH ST.</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66223</b>
EMAIL: <b>william.vereen@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 2:51 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

**As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.**





MISSOURI HOUSE OF REPRESENTATIVES  
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BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>ZACHERY WALKER</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:      ZIP:
EMAIL: <b>zachery.walker@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 8:54 AM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>ZANE GARDNER</b>		PHONE NUMBER: <b>402-831-9398</b>	
BUSINESS/ORGANIZATION NAME: <b>MAZUMA CREDIT UNION</b>		TITLE: <b>BUSINESS BANKER</b>	
ADDRESS: <b>8620 W 131ST TERRACE. APT 1427</b>			
CITY: <b>OVERLAND PARK</b>		STATE: <b>KS</b>	ZIP: <b>66213</b>
EMAIL: <b>zane.gardner@mazuma.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 2:09 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

**As not-for-profit, Member-owned financial institutions, credit unions deliver financial benefits to not only their Members, but also their communities. Currently, residents of 17 Missouri counties are ineligible to join a credit union outside of family or occupational eligibility. HB 2452 ensures that Missouri citizens will have the freedom to choose where they get their financial services. This bill creates greater consumer choice, promotes fair competition, encourages financial inclusion, and stimulates economic growth.**



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>AARON D. DILLON</b>		PHONE NUMBER: <b>816-240-8582</b>	
BUSINESS/ORGANIZATION NAME: <b>PREFERRED BANK</b>		TITLE: <b>EXECUTIVE VICE PRESIDENT OF PREFERRED BANK</b>	
ADDRESS: <b>295 W. SECOND STREET</b>			
CITY: <b>NAPOLEON</b>		STATE: <b>MO</b>	ZIP: <b>64074</b>
EMAIL: <b>adillon@myppfbank.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 2:27 PM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

**Allowing the Credit Unions to expand their field of membership to any adjoining county of any credit union branch opens the door for massive expansion by larger credit unions simply by acquiring smaller strategically placed credit unions. As Credit Unions grow they get farther and farther away from their original purpose and begin to act and function more like banks without having to follow the same rules or pay the same taxes thereby creating a non-level playing field. Competition makes all financial institutions work harder for our customers but only if it is FAIR competition.**



MISSOURI HOUSE OF REPRESENTATIVES  
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BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>ANNETTE WHITE</b>		PHONE NUMBER: <b>660-679-6191</b>	
BUSINESS/ORGANIZATION NAME: <b>COMMUNITY FIRST BANK</b>		TITLE: <b>VP, COMPLIANCE OFFICER</b>	
ADDRESS: <b>915 W FT SCOTT ST</b>			
CITY: <b>BUTLER</b>		STATE: <b>MO</b>	ZIP: <b>64730</b>
EMAIL: <b>awhite@communityfirstbank.net</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/1/2024 2:54 PM</b>	

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

House Bill 2452 would allow credit unions to greatly expand their field-of-membership beyond their existing communities, which would further remove them from their original mission. Their original mission was to serve tight-knit groups of customers of moderate means who could not access financial services at banks. However, in the last several decades, they have grown to resemble banks, and almost anyone can join a credit union at this point. The federal tax code exempts credit unions from corporate income taxes. Credit unions compete with banks for similar customers and for similar financial services, but do not have to pay the taxes that their competition (banks) have to pay. This creates an unlevel playing field where even the largest credit unions are allowed to look and act like banks but don't have to play by the same rule as banks. We urge you to oppose this bill as it could harm Missourians by increasing unfair competition with small community banks that are serving the credit and deposit needs of their communities, all while paying their federal corporate income taxes.



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>ARNIE C. "HONEST-ABE" DIENOFF-STATE PUBLIC ADVOCATE</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: <b>arniedienoff@mail.com</b>	ATTENDANCE: <b>Written</b>		SUBMIT DATE: <b>4/2/2024 11:59 PM</b>

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

**This Bill is NOT ready for Prime-Time to go onto the House Calendar. There are many issues to be looked into such as Income Taxes, Federal Regulations, effects on the Communities & Counties, Physical locations and the ability to provide large loans to Community Members. There needs to be much research and discussions!**



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>REGISTERED LOBBYIST:</b>		
WITNESS NAME: <b>CHARLES A ARNOLD</b>		PHONE NUMBER: <b>636-745-3933</b>
REPRESENTING: <b>MISSOURI INDEPENDENT BANKERS ASSOC</b>		TITLE: <b>LOBBYIST</b>
ADDRESS: <b>POB 161</b>		
CITY: <b>WRIGHT CITY</b>		STATE: <b>MO</b>
		ZIP: <b>63390</b>
EMAIL: <b>caarnold@arnoldlobby.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>4/2/2024 11:07 AM</b>

**THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.**

Missouri Independent Bankers Association is opposed to HB 2452. If passed the bill would allow credit unions to operate as community banks without paying taxes or the regulation required of banks. The bill would put many community banks at a competitive disadvantage and disrupt commerce.



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>
COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>J.R. BUCKNER</b>		PHONE NUMBER: <b>816-241-7800</b>
BUSINESS/ORGANIZATION NAME: <b>FIRST FEDERAL BANK OF KANSAS CITY</b>		TITLE: <b>CEO/PRESIDENT</b>
ADDRESS: <b>1255 SE OLDHAM PARKWAY</b>		
CITY: <b>LEE'S SUMMIT</b>		STATE: <b>MO</b>
		ZIP: <b>64081</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>4/2/2024 12:00 AM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		



MISSOURI HOUSE OF REPRESENTATIVES  
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BILL NUMBER: <b>HB 2452</b>		DATE: <b>4/2/2024</b>	
COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>JACKSON HATAWAY</b>		PHONE NUMBER:	
REPRESENTING: <b>MISSOURI BANKERS ASSOCIATION</b>		TITLE:	
ADDRESS: <b>207 E. CAPITOL AVENUE</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65101</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>4/2/2024 12:00 AM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			





MISSOURI HOUSE OF REPRESENTATIVES  
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COMMITTEE: <b>Financial Institutions</b>		
<b>TESTIFYING:</b> <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>LUANNE CUNDIFF</b>		PHONE NUMBER: <b>314-606-1020</b>
BUSINESS/ORGANIZATION NAME: <b>FIRST STATE BANK OF ST. CHARLES</b>		TITLE: <b>PRESIDENT &amp; CEO</b>
ADDRESS: <b>206 N. FIFTH STREET</b>		
CITY: <b>ST. CHARLES</b>		STATE: <b>MO</b>
		ZIP: <b>63301</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>4/2/2024 12:00 AM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>		



MISSOURI HOUSE OF REPRESENTATIVES  
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COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>BUSINESS/ORGANIZATION:</b>			
WITNESS NAME: <b>PATRICK KUSSMAN</b>		PHONE NUMBER: <b>660-376-2077</b>	
BUSINESS/ORGANIZATION NAME: <b>REGIONAL MISSOURI BANK</b>		TITLE: <b>PRESIDENT &amp; CEO</b>	
ADDRESS: <b>PO BOX 458</b>			
CITY: <b>MARCELINE</b>		STATE: <b>MO</b>	ZIP: <b>64658</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>4/2/2024 12:00 AM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

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COMMITTEE: <b>Financial Institutions</b>			
<b>TESTIFYING:</b> <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>SCOTT BRECKENKAMP</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL: <b>sabreckenka@gmail.com</b>		ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/29/2024 1:44 PM</b>
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			

The credit union industry was set up years ago to address a specific need in the market...consumer banking for low-to-moderate income families. For this they were granted a waiver from paying income taxes and exempt from certain regulations such as the Community Reinvestment Act (CRA). CRA is a law that monitors and evaluates how bank's meet the credit needs of their communities. I assume it was implied that since credit unions have a specific mandate they don't need to be monitored. If you list and look at how credit unions market themselves and how they operate, they see themselves no different than banks. They use the term banking in their advertising. There is a reason their field of membership was to be focused on certain common groups. This has been weakened over the years to allow anyone withing the county or adjacent county the CU is headquartered to become a member and realize tax subsidized banking services. Basically, like driving up to an intersection in which there are 4 convenience stores. They all do the same thing but two pay taxes and 2 do not. The two that do not also are not subject to the same regulation. This provides an unfair situation. I ask that the committee vote no on HB 2452. The credit union industry is never satisfied with what they have and are always trying to inch their way into new expanded powers. The largest credit unions in the state want to jump from Kansas City to St. Louis, or St. Louis to Springfield, etc. Bankers are never afraid of fair competition. Bankers live and work in the communities they serve. They volunteer and support our communities at a high rate. My town has had a branch of a credit union inside a Wal-Mart for years and I have never seen one person from that entity volunteer, donate or attend a community function. Where would these towns all across Missouri be if there wasn't a bank. As yourself that question. Not a credit union, a bank because we live in the communities we serve. As a conservative majority I would think most of the members of the Missouri House of Representatives would believe in a free market that creates this equal playing field and then let competition work. This competition always results in the best outcome for the communities we serve. As a side note look at how many credit unions are using this unfair practice (tax advantage) to purchase tax paying banks which directly reduces the taxes contributed to the state. How many are using this unfair practice to purchase naming rights on stadiums. If credit unions want to be just like banks I see this committee having two options: (1) tax credit unions fully (both state and federal) and subject them to all banking regulations or (2) eliminate taxes (both state and federal) on banks and reduce bank regulation to match credit unions. There is no other option. To pass HB 2452 would be akin to government picking winners and losers and the last time I checked conservative principals are against big government and the picking of winners and losers.