



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2412</b>	DATE: <b>1/21/2026</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>REGISTERED LOBBYIST:</b>		
WITNESS NAME: <b>ADAM SCHWEND</b>	PHONE NUMBER: <b>503-457-8865</b>	
REPRESENTING: <b>LOOK TO THE STATES</b>	TITLE: <b>EXECUTIVE VICE PRESIDENT</b>	
ADDRESS: <b>13851 W 63RD ST</b>		
CITY: <b>SHAWNEE</b>	STATE: <b>KS</b>	ZIP: <b>66216</b>
EMAIL: <b>aschwend@looktothestates.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/21/2026 11:04 AM</b>

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

Mr. Chairman, members of the committee, thank you for the opportunity to submit testimony in support of HB 2412 on behalf of Look to the States. My name is Adam Schwend, and I serve as the Executive Vice President of Look to the States, a national advocacy organization dedicated to promoting free market principles, economic freedom, and federalism.

Look to the States is proud to support policies that strengthen the integrity of our financial systems and ensure that economic opportunities benefit law-abiding citizens and residents. HB 2412 aligns with these goals by addressing the issue of foreign remittance transfers to unauthorized aliens, thereby promoting accountability in financial transactions and reducing incentives for illegal immigration.

This bill introduces necessary safeguards in Missouri's financial sector by prohibiting the transfer of funds to unauthorized aliens—defined as individuals without legal work authorization—and imposing verification requirements on licensees. Illegal immigration imposes significant fiscal burdens on states like Missouri, including costs for public services, lost tax revenues, and depressed wages for American workers. By requiring money transmitters to verify the status of parties involved in foreign remittances, HB 2412 helps ensure that wages earned in Missouri are not funneled abroad in ways that circumvent our laws, thereby keeping more economic activity within our borders and supporting local communities.

From a financial oversight perspective, this measure enhances compliance and reduces risks for licensed institutions. State financial officers play a key role in regulating money services businesses to prevent fraud, money laundering, and other illicit activities. HB 2412's penalty provisions for violations—such as fines and potential license revocation—provide a strong deterrent, fostering a more secure and transparent financial environment. This not only protects consumers but also aligns with free market principles by leveling the playing field for businesses and workers who follow the rules.

Critics may argue that this bill interferes with personal financial choices, but we view it as a targeted enforcement tool that upholds the rule of law without broadly restricting legitimate commerce. Similar measures in other states have demonstrated that such verifications can be implemented efficiently, using existing federal databases like E-Verify, without undue burden on compliant users.

In conclusion, Look to the States strongly urges the passage of HB 2412 to safeguard Missouri's economy, reinforce financial integrity, and promote policies that prioritize American workers and fiscal

**responsibility. We stand ready to assist in any way, including providing resources or connecting with state financial officers from across the nation who have experience with similar initiatives.**



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<b>WITNESS NAME</b>		
<b>REGISTERED LOBBYIST:</b>		
WITNESS NAME: <b>ALEX EATON</b>		PHONE NUMBER: <b>513-616-9860</b>
REPRESENTING: <b>REMITLY</b>		TITLE:
ADDRESS: <b>PO BOX 67425</b>		
CITY: <b>CHESTNUT HILLS</b>		STATE: <b>MA</b> ZIP: <b>02467</b>
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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>ARNIE C. AC "HONEST-ABE" DIENOFF-STATE PUBLIC ADVO</b>	PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:	TITLE:	
ADDRESS:		
CITY:	STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>1/21/2026 11:51 PM</b>
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<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>BYRON KEELIN</b>	PHONE NUMBER: <b>314-402-0655</b>	
BUSINESS/ORGANIZATION NAME: <b>FREEDOM PRINCIPLE</b>	TITLE: <b>PRESIDENT</b>	
ADDRESS: <b>PO BOX 2</b>		
CITY: <b>BALLWIN</b>	STATE: <b>MO</b>	ZIP: <b>63022</b>
EMAIL: <b>freedomprinciplemo@protonmail.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/18/2026 2:56 PM</b>

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We are writing in strong support of House Bill 2412, which introduces essential provisions to ensure that foreign remittance transfers from Missouri are not initiated by unauthorized aliens.

By requiring financial institutions and money transmitters ("licensees") to verify the legal work authorization status of senders before processing remittances abroad, this bill upholds federal immigration law while helping to maintain the integrity of Missouri's financial system.

The bill establishes clear and reasonable requirements for documentation, reporting, and compliance, as well as proportional penalties for violations, ensuring fair and consistent enforcement without excessive burden to businesses.

Moreover, House Bill 2412 benefits all Missourians by directing penalties collected under its provisions to the Missouri disaster fund, supporting critical relief and recovery efforts in times of need. This responsible approach not only promotes legal compliance but also turns enforcement into a resource for the public good. By enacting these measures, Missouri demonstrates a commitment both to the rule of law and to the responsible stewardship of public resources. I urge lawmakers to advance this bill for the well-being, security, and prosperity of our communities.



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<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>VIVEK MALEK</b>	PHONE NUMBER: <b>573-522-1139</b>	
BUSINESS/ORGANIZATION NAME: <b>STATE TREASURER's OFFICE</b>	TITLE: <b>STATE TREASURER</b>	
ADDRESS: <b>201 W. CAPITOL AVE ROOM 208</b>		
CITY: <b>JEFFERSON CITY</b>	STATE: <b>MO</b>	ZIP: <b>65101</b>
EMAIL: <b>susan.schauffler@treasurer.mo.gov</b>	ATTENDANCE: <b>In-Person</b>	SUBMIT DATE: <b>1/21/2026 11:12 AM</b>
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<b>WITNESS NAME</b>	
<b>REGISTERED LOBBYIST:</b>	
WITNESS NAME: <b>ALEX EATON</b>	PHONE NUMBER: <b>573-616-9860</b>
REPRESENTING: <b>ELECTRONIC TRANSACTIONS ASSOCIATION</b>	TITLE:
ADDRESS: <b>1620 L STREET, NW</b>	STATE: <b>DC</b>
ZIP: <b>20036</b>	
EMAIL: <b>alex@csga.com</b>	ATTENDANCE: <b>Written</b>
SUBMIT DATE: <b>1/20/2026 9:35 AM</b>	

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

Chair Owen and Distinguished Members of the Committee,

On behalf of the Electronic Transactions Association (ETA), the leading trade association representing the payments industry, I appreciate the opportunity to express our concerns regarding HB 2412. Collectively, ETA members process over \$57 trillion annually, operating within an efficient and effective payments system. We write to urge the Missouri legislature to not adopt House Bill 2412.

**Summary**

If enacted, HB 2412 would prohibit licensed money transmitters from providing money transmission services—but only for purposes of transmitting funds to a designated recipient outside of the United States—unless the licensee has verified that the sender is not an “unauthorized alien.” Licensees would be subject to a penalty of 25%—effectively, a tax—for covered funds transfers if the licensee is unable to verify that the sender is “not an unauthorized alien.” This language imposes unreasonable federal law enforcement obligations on money transmission companies in Missouri and presents a number of additional concerns, including a loss of privacy, feasibility and logistical challenges around identification. If enacted, in addition to these practical challenges, the law would be harmful to Missouri consumers and businesses, and would impede law enforcement efforts.

**Our Concerns Are Further Outlined Below:**

- **Negative Impact on Missouri Consumers.** HB 2412 imposes substantial obstacles on funds transfers sent to other countries by consumers using the services of licensed money transmitters. This legislation would harm Missourians by making money transmission transactions arbitrarily more difficult to conduct, or impossible, as licensees and their authorized agent locations are not well-positioned to verify the legal status of their customers as a condition of engaging in a financial transaction. That is, licensees carry out their obligations under Missouri money transmission law and the federal Bank Secrecy Act to detect and prevent money laundering and illicit activity, but not to verify legal status. Furthermore, many Americans do not in the ordinary course carry private and identifying paperwork that proves their legal status with them on a regular basis (nor are they required to do so), and requiring all Missourians to do so in order to transmit money at a licensed money transmitter (but not a bank or other financial institution) will create a significant burden. And, with no real-time mechanism to verify any individual’s status, licensees will either have to risk the penalty, pass it along to all customers, or drastically slow down the provision of services at huge cost and inconvenience to all Missouri residents.

- **Privacy Concerns.** This bill states that licensees must determine with certainty that senders are not “an unauthorized alien.” This requirement presents serious privacy concerns for Missourians seeking to transmit money as they would be required to carry with them and present private identifying documentation that could put their financial security or identities at risk should a bad actor intervene.
  - The bill also presents additional concerns around data collection, retention, and communication to “provide confirmation of verification” to the Division of Finance. It is not clear what this information would be used for or how long it would be retained.
- **Practically Infeasible.** While the bill requires confirmation and verification of a sender’s legal status, the bill fails to specify how verification would work, whether it would need to be done in real-time, what qualifies as verification, what safe harbors would be in place based on review of particular documents, how the applicable Missouri authorities (and what authorities) will verify/validate any determination made by licensees, and what “forms” would need to be submitted to the Division of Finance. Furthermore, taking the time to undertake some additional verification measures (beyond requirements imposed by the Bank Secrecy Act) and obtaining any necessary confirmation of lawful status is not realistically plausible for licensee’s authorized vendors (i.e., ordinary Missouri businesses) to undertake. The small business owners, cashiers, and other authorized vendors of licensed money transmitters that provided services on their behalf would be tasked with this unrealistic requirement to not just verify identity, but to address a very specific legal question—whether a person seeking to transmit funds abroad is not an “unauthorized alien”. These authorized vendors do not have the proper qualifications to verify the legal status of Americans that seek to conduct certain types of transactions, but not others, which presents reliability concerns. These agents are additional people receiving private identifying information and/or identifying financial information that opens the sender to security risks.
- A consequential negative impact to small businesses in Missouri. Many licensed money transmitters offer services through a network of retail agent locations (referred to as “authorized delegate” under Missouri money transmission law) such as grocery stores, pharmacies, and other small businesses. The proposed process and penalty will make money transfer services offered through Missouri businesses very difficult and will discourage the use of money transmission services by Missouri residents generally. As a result, these small businesses may have a significant decrease in foot traffic if consumers seek alternatives to these payment channels to meet their day-to-day financial services needs.
  - Raising the barrier to using money transmission services for individuals could result in a significant decrease in transaction volumes by discouraging the use of these services and reducing foot traffic from remittance customers. As a result, the remittance tax will reduce businesses’ sales, thereby reducing both income and gross receipts taxes. The reduced business volume, coupled with the increased burden of compliance, may well result in many small businesses ceasing to offer money transmission products and services in Missouri altogether.
- **Negative Impact on Law Enforcement.** Licensed money transmission companies have robust anti-money laundering programs and work closely with federal, state, and local law enforcement, including the Division of Finance. If this bill were to be enacted, it is possible, if not probable, that many individuals could turn to more informal or unregulated networks which are unmonitored, thereby hampering the efforts of law enforcement to detect and prevent illicit activity. Consequently, the bill would hamper law enforcement’s ability to combat money laundering and illicit activity, which we understand to be one of the goals of this legislation. In sum, keeping transactions in a formal, regulated market is an issue of national security and should not be treated lightly.
- **Significant Expense Increase for Companies and Regulators.** Money service businesses and money transmitters are highly regulated entities that are designed to deliver safe and reliable products to consumers in compliance with applicable state and federal laws, including federal anti-money laundering laws. The additional steps necessary in order to complete a transaction, and the corresponding increase in recordkeeping and reporting requirements, would increase expenses for companies and may result in companies reducing their services in Missouri or passing on the increased costs to consumers to maintain viable businesses. The new penalty processes would also add an administrative burden on those government agencies and employees who would now have to track, record, and oversee the verification process and/or the tax collection.

- **Federal Authority.** Immigration enforcement is exclusively a federal function under the U.S. Constitution. The verification requirement and penalties create a state-level immigration enforcement mechanism that may violate federal preemption principles. Missouri's attempt to define "unauthorized alien" and enforce immigration-related measures conflicts with federal law, potentially creating constitutional challenges. In addition to the constitutional challenges relating to deputizing licensed money transmitters to enforce immigration laws as defined and interpreted by Missouri (and not the federal government), the explicit discrimination in the legislation against cross-border funds transfers for consumer purposes (while not imposing any similar restrictive requirements for other types of funds transfers, let alone funds transfer services provided by other types of financial institutions), raises numerous constitutional questions under the Foreign Commerce Clause as well as the 14th Amendment.

\* \* \*

We appreciate you taking the time to consider this important issue. More information on the payments system is located on the next page. If you have any questions or wish to discuss further, please contact me.



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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>BRITTANY HUGHES</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>1/21/2026 12:00 AM</b>
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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>BRITTANY KIEFER</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/21/2026 11:46 AM</b>

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

My name is Brittany Kiefer and I am a resident of the City of St. Louis. I oppose HB2412 and think the government should not prohibit undocumented residents from sending money overseas. I believe this is an overreach of power and it's none of the state's business what we do with our hard earned money that we've already been taxed on. We can't welcome and rely on foreign labor while restricting the needs of the people working. Additionally, this is a privacy issue and the government does not have the right to monitor and store Missouri citizens' data in this way. This bill would negatively impact all Missouri residents not just undocumented workers.



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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>DAPHNE KO</b>	PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:	TITLE:	
ADDRESS:		
CITY:	STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/20/2026 10:12 PM</b>

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We need good jobs, affordable housing, and safe communities. Not letting our neighbors spend their hard-earned money as they see fit will only make the struggles of working families worse while also threatening what ability we have to make decisions about our own futures.

Immigrants send remittances to their loved ones at home who rely on funds for their survival. Sending money home is not optional. HB 2412 targets immigrants and families that need to support their loved ones, exploitatively extracting hard earned pay from a group of mostly low-income workers that already pays its fair share of taxes.

Under HB 2412, everyone in Missouri, including citizens, would be required to submit additional and sensitive personal information and documentation to be stored for a number of years to verify citizenship and avoid paying this new tax on remittances. This creates serious privacy concerns.

HB 2412 will impact ALL Missourians, especially everyday people stationed overseas, people studying or working abroad, and people contributing to relief or charity efforts.



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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>DON CROZIER</b>	PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:	TITLE:	
ADDRESS:		
CITY:	STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/20/2026 4:49 PM</b>

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This is so un-American. Our society has relied on immigrants since it began and part of that compact has been the ability for them to help their families. It's how our country was built!

Immigrants send remittances to their loved ones at home who rely on funds for their survival. Sending money home is not optional. HB 2412 targets immigrants and families that need to support their loved ones, exploitatively extracting hard earned pay from a group of mostly low-income workers that already pays its fair share of taxes.

HB 2412 will impact ALL Missourians, especially everyday people stationed overseas, people studying or working abroad, and people contributing to relief or charity efforts.



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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>EDGAR PALACIOS</b>	PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:	TITLE:	
ADDRESS:		
CITY:	STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/20/2026 4:49 PM</b>

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I strongly oppose HB 2412.

This bill does not address the real needs of Missouri families. We need good jobs, affordable housing, and safe communities. HB 2412 instead targets immigrant families and working people by restricting how they can use their own hard-earned money.

For many families, sending money to loved ones abroad is not optional. Remittances support basic survival including food, housing, and medical care. HB 2412 would disproportionately harm low-income workers who already contribute to Missouri's economy and pay their fair share of taxes.

This bill also raises serious privacy concerns. It would require Missourians, including U.S. citizens, to submit sensitive personal information and documentation that would be stored for years simply to move money. That is an unnecessary and dangerous expansion of government surveillance.

HB 2412 impacts all Missourians, including military families stationed overseas, students studying abroad, and individuals contributing to humanitarian and disaster relief efforts.

I urge lawmakers to reject HB 2412 and focus instead on policies that strengthen families, protect privacy, and uphold the dignity of all Missourians.

Thank you for the opportunity to submit testimony.



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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>ERIC YEPEZ</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/20/2026 4:53 PM</b>
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<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>GABBY EISSNER</b>	PHONE NUMBER: <b>920-627-5996</b>	
BUSINESS/ORGANIZATION NAME: <b>MIGRANT AND IMMIGRANT COMMUNITY ACTION PROJECT</b>	TITLE: <b>ADVOCACY STRATEGIST</b>	
ADDRESS: <b>2650 CHEROKEE ST</b>		
CITY: <b>ST. LOUIS</b>	STATE: <b>MO</b>	ZIP: <b>63118</b>
EMAIL: <b>gabbyeissner@mica-project.org</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/21/2026 9:15 AM</b>

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

Dear Honorable Committee Members,

I appreciate the opportunity to be able to present testimony today. I am the Advocacy Strategist at the Migrant and Immigrant Community Action Project, an organization that offers free and low-cost legal services to the immigrant community and supports their work for full inclusion in Missouri life. On behalf of the MICA Project and the individuals we represent, I urge this committee to oppose HB 2412.

In practice, HB 2412 would be VERY difficult to implement. Determining who has status and who doesn't and which statuses qualify would take a lot of time and money. It is not a simple binary between people who have documentation and people who do not. There is also deferred action, work authorization, and so many variations on documentation.

Immigrants send remittances to their loved ones at home who rely on funds for their survival. Sending money home is not optional. HB 2412 targets immigrants and families that need to support their loved ones, exploitatively extracting hard earned pay from a group of mostly low-income workers that already pays its fair share of taxes. Not letting our neighbors spend their hard-earned money as they see fit will only make the struggles of working families worse, while also threatening what ability we have to make decisions about our own futures.

Not only will HB 2412 impact immigrants, it will impact ALL Missourians. It will require EVERYONE to verify their immigration status before sending a payment, a process that was once quick and easy will become bureaucratic and onerous. I urge this committee to vote NO on HB 2412.

Thanks for your time and consideration,

**Gabby Eissner**  
Advocacy Strategist  
MICA Project



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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>GABRIELA RAMIREZARELL</b>	PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:	TITLE:	
ADDRESS:		
CITY:	STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/20/2026 10:37 PM</b>

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I respectfully urge the committee to vote NO on HB2412

If the committee's intent is genuinely to combat fraud or illicit finance, more effective approaches include:

Supporting enforcement of existing federal AML requirements for money transmitters rather than adding immigration screening.

Focusing on bad actors and suspicious transactions, not immigration status, which is complex and outside the competency of clerks and tellers to adjudicate.

Ensuring Missouri policy keeps transactions in regulated channels where oversight exists, rather than pushing families into cash-only alternatives.

If Missouri wants safety and transparency, the goal should be to keep transfers inside regulated systems, not drive them out.



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<b>WITNESS NAME</b>		
<b>BUSINESS/ORGANIZATION:</b>		
WITNESS NAME: <b>GABRIELA STARK</b>	PHONE NUMBER: <b>417-421-6069</b>	
BUSINESS/ORGANIZATION NAME: <b>IMMIGRANT JUSTICE COLLABORATIVE</b>	TITLE: <b>ORGANIZER</b>	
ADDRESS: <b>1515 SOUTH NATIONAL AVENUE</b>		
CITY: <b>SPRINGFIELD</b>	STATE: <b>MO</b>	ZIP: <b>65004</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>1/21/2026 12:00 AM</b>
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MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 2412</b>	DATE: <b>1/21/2026</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>GRACE ZAKY</b>	PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:	TITLE:	
ADDRESS:		
CITY:	STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/20/2026 7:50 PM</b>

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

I am writing in opposition to HB 2412 because it is against the values of freedom and the American dream to be able to support one's family while working abroad. Immigrants send remittances to their loved ones at home who rely on funds for their survival. Sending money home is not optional. HB 2412 targets immigrants and families that need to support their loved ones, exploitatively extracting hard earned pay from a group of mostly low-income workers that already pays its fair share of taxes.

Secondly, HB 2412 will impact ALL Missourians, especially everyday people stationed overseas, people studying or working abroad, and people contributing to relief or charity efforts. We need good jobs, affordable housing, and safe communities. Not letting our neighbors spend their hard-earned money as they see fit will only make the struggles of working families worse while also threatening what ability we have to make decisions about our own futures.

Thirdly, under HB 2412, everyone in Missouri, including citizens, would be required to submit additional and sensitive personal information and documentation to be stored for a number of years to verify citizenship and avoid paying this new tax on remittances. This creates serious privacy concerns.

I urge you to consider the ramifications of this bill and how it will affect our most vulnerable as well as every-day Missouri citizens who take pride in their freedoms and privacies.



MISSOURI HOUSE OF REPRESENTATIVES  
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<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>HEATH CLARKSTON</b>	PHONE NUMBER: <b>573-520-7240</b>	
REPRESENTING: <b>THE MONEY SERVICES ROUNDTABLE</b>	TITLE:	
ADDRESS: <b>235 EAST HIGH STREET</b>		
CITY: <b>JEFFERSON CITY</b>	STATE: <b>MO</b>	ZIP: <b>65101</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>1/21/2026 12:00 AM</b>
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MISSOURI HOUSE OF REPRESENTATIVES  
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<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>KATELYN WHITFIELD JONES</b>	PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:	TITLE:	
ADDRESS:		
CITY:	STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/20/2026 7:53 PM</b>

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HB 2412 target immigrant families - specifically those of low-income status whose family members rely on funds for survival. It is exploiting vulnerable Missourians who already pay their fair share of taxes. Under HB 2412 everyone in Missouri, INCLUDING CITIZENS, would be required to submit personal identifying information in order to avoid paying this new tax, creating serious privacy concerns. This will impact ALL Missourians - but most especially those who are contributing to relief or charity efforts, students studying or working abroad, and military members stationed overseas.



MISSOURI HOUSE OF REPRESENTATIVES  
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<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>MEGAN BAUTISTA</b>	PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:	TITLE:	
ADDRESS:		
CITY:	STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/20/2026 3:00 PM</b>

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To whom it may concern:

**Testimony in Opposition to HB 2412**

I am submitting this testimony in opposition to HB 2412 because I believe it will cause real harm to Missouri families and does not solve any of the problems our state is actually facing.

Like many working people, I am concerned about rising costs, housing affordability, and economic stability. This bill does nothing to improve those issues. Instead, it interferes with how people use money they have already earned through hard work. That kind of government overreach makes life harder for families who are already doing their best to get by.

For many immigrant families, sending money to loved ones is not optional or excessive. It is often used for basic needs like food, housing, medical care, or education. HB 2412 would unfairly punish people who are supporting their families, even though they contribute to our economy and pay taxes. Targeting this group creates more financial strain without providing any benefit to Missouri communities.

I am also deeply concerned about the privacy implications of this bill. Under HB 2412, all Missourians, including U.S. citizens, would be required to provide additional sensitive personal information to verify citizenship in order to avoid a new tax on remittances. Requiring this information to be collected and stored for years puts people at unnecessary risk.

This bill would not only affect immigrants. It would impact Missourians who are stationed overseas, studying or working abroad, or sending money for disaster relief and charitable causes. Many everyday people would face new barriers simply for trying to help others.

HB 2412 creates division and hardship rather than solutions. I urge lawmakers to vote no and focus on policies that strengthen families, protect privacy, and respect the freedom people should have to use their own earnings.

Thank you for considering my testimony.

Best regards,  
**Megan Bautista**

**Concerned Lifelong Missouri resident**



MISSOURI HOUSE OF REPRESENTATIVES  
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<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>MILES PEARSON</b>	PHONE NUMBER: <b>314-327-3121</b>	
BUSINESS/ORGANIZATION NAME: <b>IMMIGRANT JUSTICE COLLABORATIVE</b>	TITLE: <b>ORGANIZING DIRECTOR</b>	
ADDRESS: <b>1515 SOUTH NATIONAL AVENUE</b>		
CITY: <b>SPRINGFIELD</b>	STATE: <b>MO</b>	ZIP: <b>65804</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>1/21/2026 12:00 AM</b>
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MISSOURI HOUSE OF REPRESENTATIVES  
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<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>MONICA SHEETS</b>	PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:	TITLE:	
ADDRESS:		
CITY:	STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/20/2026 6:02 PM</b>

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

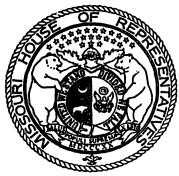
This bill is a foolish overreach that does not address any real issue, but rather exists as part of current political hysteria about immigration.

People can and should be able to spend (or save) their money as they wish. This bill inside unnecessary and invasive oversight. It creates serious privacy concerns by requiring anyone sending a remittance to submit additional and sensitive personal information and documentation to be stored electronically. The frequency with which such data is hacked or leaked, and the potential negative repercussions from such a leak far outweigh any positive impact.



MISSOURI HOUSE OF REPRESENTATIVES  
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<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>SAGE CORAM</b>	PHONE NUMBER: <b>314-652-3114</b>	
REPRESENTING: <b>AMERICAN CIVIL LIBERTIES UNION OF MISSOURI</b>	TITLE:	
ADDRESS: <b>906 OLIVE STREET, SUITE 1130</b>		
CITY: <b>ST. LOUIS</b>	STATE: <b>MO</b>	ZIP: <b>65101</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>1/21/2026 12:00 AM</b>
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MISSOURI HOUSE OF REPRESENTATIVES  
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<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>SARAH BERRY</b>	PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:	TITLE:	
ADDRESS:		
CITY:	STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/19/2026 10:06 AM</b>

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While this bill is presented as a regulatory measure on foreign remittance transfers, it creates significant legal, operational, and constitutional risks by forcing private financial licensees into the role of immigration status enforcement—a function reserved to the federal government.

HB 2412 conditions a lawful financial transaction on state-mandated verification of federal immigration status using documentation and forms developed by a state agency.

This exposes licensees to conflicting legal obligations, potential discrimination claims, and civil liability if verification is delayed, incorrect, or applied inconsistently. It also raises serious due process concerns for senders who may be denied financial services without notice, appeal, or a clear federal adjudication of status.

The bill further imposes steep penalties—up to 25% of the remittance amount—for violations, regardless of intent, and authorizes license suspension based on audit findings that may involve complex federal determinations beyond the expertise or authority of state regulators.

This creates an excessive enforcement structure that risks chilling lawful commerce while offering no demonstrated public safety benefit.

Additionally, delegating immigration verification standards to a state division invites constitutional challenge under federal preemption principles.

Immigration status and authorization are governed by federal law and federal processes; compelling private actors to rely on state-created verification mechanisms undermines uniformity and exposes the state to litigation risk.

If the legislature has concerns regarding fraud, money laundering, or criminal misuse of remittance services, those concerns should be addressed through strengthened financial compliance, clearer federal coordination, and higher professional standards—not by shifting immigration enforcement burdens onto private businesses and their customers.

For these reasons, HB 2412 should not advance in its current form.



MISSOURI HOUSE OF REPRESENTATIVES  
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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>SARAH FELTS</b>	PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:	TITLE:	
ADDRESS:		
CITY:	STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/21/2026 11:43 PM</b>

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

We need good jobs, affordable housing, and safe communities. Not letting our neighbors spend their hard-earned money as they see fit will only make the struggles of working families worse while also threatening what ability we have to make decisions about our own futures. Immigrants send remittances to their loved ones at home who rely on funds for their survival. Sending money home is not optional. HB 2412 targets immigrants and families that need to support their loved ones, exploitatively extracting hard-earned pay from a group of mostly low-income workers who already pay taxes. This bill forces everyone in Missouri, including citizens, to submit additional, sensitive personal information and documentation to be stored for years to verify citizenship and avoid paying this new tax on remittances. This creates serious privacy concerns. HB 2412 will impact ALL Missourians, especially everyday people stationed overseas, people studying or working abroad, and people contributing to relief or charity efforts.

Stop wasting Missourians' time by targeting immigrants and please start using your elected office to better the lives of all Missourians.



MISSOURI HOUSE OF REPRESENTATIVES  
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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>SARAH HOLTZ STOUT</b>	PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:	TITLE:	
ADDRESS:		
CITY:	STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/20/2026 3:16 PM</b>

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All people should be able to spend their money as they see fit.



MISSOURI HOUSE OF REPRESENTATIVES  
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<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>SUSAN F. HEROLD</b>	PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:	TITLE:	
ADDRESS:		
CITY:	STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/21/2026 5:44 PM</b>

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

Immigrants and others have for decades come to Missouri to work and have sent portions of their earnings to their families in their home countries to enable them to survive. This has been the case for immigrants from Europe, Asia, Latin America, Australia and other locales. It is not dangerous, nefarious or otherwise a threat to U.S. citizens. The prevention of this practice is no more than an act of cruelty against people who merely want to make their and their families' lives better.



MISSOURI HOUSE OF REPRESENTATIVES  
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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>TRACY KOEHLER</b>	PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:	TITLE:	
ADDRESS:		
CITY:	STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/20/2026 7:43 PM</b>

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

We need good jobs, affordable housing, and safe communities. Not letting our neighbors spend their hard-earned money as they see fit will only make the struggles of working families worse while also threatening what ability we have to make decisions about our own futures.

Immigrants send remittances to their loved ones at home who rely on funds for their survival. Sending money home is not optional. HB 2412 targets immigrants and families that need to support their loved ones, exploitatively extracting hard earned pay from a group of mostly low-income workers that already pays its fair share of taxes.

Under HB 2412, everyone in Missouri, including citizens, would be required to submit additional and sensitive personal information and documentation to be stored for a number of years to verify citizenship and avoid paying this new tax on remittances. This creates serious privacy concerns.

HB 2412 will impact ALL Missourians, especially everyday people stationed overseas, people studying or working abroad, and people contributing to relief or charity efforts.



MISSOURI HOUSE OF REPRESENTATIVES  
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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>VICTOR H ARELLANO</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>1/20/2026 10:42 PM</b>

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

I'm here to oppose HB2412

1) These bills are built on a false premise: licensed remittances are not “untracked.”

Public statements supporting these bills describe remittances as “untracked” and frame the proposal as “basic financial accountability.”

But licensed money transmitters already operate inside a federal anti-money-laundering framework overseen by the U.S. Treasury’s Financial Crimes Enforcement Network. MSBs are required to implement anti-money-laundering programs and follow federal compliance and recordkeeping structures aimed at detecting and preventing illicit finance.

If the concern is crime, Missouri should strengthen collaboration with existing enforcement tools, not create an immigration-status barrier that does not target criminal actors.

2) The “remittances drive migration” claim is not a sound basis for state financial restrictions.

Supporters argue remittances are a direct incentive tied to unlawful immigration.

But evidence and expert commentary around remittance-restriction proposals emphasize that reducing remittances can backfire, destabilizing families and communities and increasing pressure to migrate while also shifting transfers to unregulated channels.

Missouri should not make state financial policy based on an oversimplified theory that ignores predictable second-order effects.

I respectfully urge the committee to vote NO on HB2412