



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 2423		DATE: 1/14/2026
COMMITTEE: Financial Institutions		
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: ALEX EATON		PHONE NUMBER: 573-616-9860
REPRESENTING: EARNIN		TITLE:
ADDRESS: 200 PORTAGE AVE		
CITY: PALO ALTO		STATE: CA
		ZIP: 94306
EMAIL: alex@csga.com	ATTENDANCE: In-Person	SUBMIT DATE: 1/13/2026 7:41 PM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.		



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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: DAVID KENT		PHONE NUMBER: 573-636-8151
REPRESENTING: MISSOURI BANKERS ASSOCIATION		TITLE:
ADDRESS: 207 E CAPITOL AVE		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/14/2026 12:00 AM
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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: HEATH CLARKSTON		PHONE NUMBER: 573-520-7409
REPRESENTING: MISSOURI CONSUMER CREDIT COALITION		TITLE:
ADDRESS: 235 EAST HIGH STREET		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/14/2026 12:00 AM
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WITNESS NAME		
REGISTERED LOBBYIST:		
WITNESS NAME: LARRY CASE		PHONE NUMBER: 573-680-4599
REPRESENTING: MISSOURI INSTALLMENT LENDERS ASSOCIATION		TITLE:
ADDRESS: 2642 JENNIFER DRIVE		
CITY: JEFFERSON CITY		STATE: MO
		ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/14/2026 12:00 AM
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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: MICK CAMPBELL		PHONE NUMBER: 573-751-2545	
BUSINESS/ORGANIZATION NAME: DIVISION OF FINANCE		TITLE: COMMISSIONER	
ADDRESS: PO BOX 716			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65102
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/14/2026 12:00 AM	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: ARNIE C. AC "HONEST ABE" DIENOFF		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE:	SUBMIT DATE: 1/14/2026 12:00 AM	
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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: SARAH BERRY		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 1/14/2026 8:06 AM
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I respectfully submit this testimony in opposition to HB 2423.

As of today, the full bill language is not clearly accessible to the public, and the introduced PDF file cannot be viewed on the Missouri House website. Without the ability to review the exact statutory language that would create a new fund for licensing fees, it is not possible for citizens to provide informed testimony on the bill's implications.

Bills that create dedicated funds can have significant budgetary and policy effects, including how fees collected from Missourians are spent and whether they remain tied to public protection and oversight. Establishing such a fund without clear and transparent language raises concerns about accountability, proper use of funds, and effective oversight.

For these reasons, I urge the committee to oppose HB 2423 or hold it until the full, accessible bill text is available and has been reviewed by the public.