



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 3120		DATE: 3/11/2026	
COMMITTEE: Local Government			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: ARNIE C. A.C. "HONEST ABE" DIENOFF		PHONE NUMBER: 314-440-9000	
BUSINESS/ORGANIZATION NAME: STATE PUBLIC ADVOCACY		TITLE: STATE PUBLIC ADVOCATE	
ADDRESS: PO BOX 1535			
CITY: O'FALLON		STATE: MO	ZIP: 63366
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/11/2026 12:00 AM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: FRED J DREILING		PHONE NUMBER: 816-806-6335	
REPRESENTING: MISSOURI COUNTY TREASURERS ASSOCIATION		TITLE: LOBBYIST	
ADDRESS: 1025 W 64TH TERR			
CITY: KANSAS CITY		STATE: MO	ZIP: 64113
EMAIL: freddreilingllc@gmail.com	ATTENDANCE: In-Person	SUBMIT DATE: 3/10/2026 12:04 PM	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: KRISTI STEPHENS		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/11/2026 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: 3/11/2026 7:49 AM	
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HB 3120 mandates that only the county treasurer’s signature may appear on bank signature cards, deposit agreements, or other authorization documents for county depository accounts holding county funds, and prohibits any other county official or employee from serving as an authorized signer.

While framed as clarification of the treasurer’s custodial role, the bill eliminates the ability of counties to implement dual-signature authorization or other internal financial control mechanisms commonly used to safeguard public funds.

Structural Governance Concerns

1. Elimination of Segregation of Duties

HB 3120 removes the ability of counties to implement multi-signature authorization controls on county depository accounts.

Segregation of duties is a foundational principle of public finance oversight designed to prevent:

- misappropriation of funds
- unauthorized withdrawals
- accounting error or manipulation
- concentration of financial authority in a single official.

By statutorily prohibiting additional authorized signers, the bill undermines widely recognized governmental internal control practices.

Relevant guidance includes:

- Government Accountability Office – Standards for Internal Control in the Federal Government (“GAO Green Book”)
- Government Finance Officers Association (GFOA) best practices

Both frameworks emphasize that financial systems should separate custody, authorization, and accounting functions wherever possible.

HB 3120 instead consolidates these authorities.

2. Statutory Prohibition of Local Financial Safeguards

The bill does not merely clarify the treasurer's role. It affirmatively prohibits counties from implementing stronger financial safeguards through additional authorized signers.

The operative language states:

"The county treasurer's signature shall be the only signature authorized or permitted..."

This language removes the discretion of counties to adopt internal financial controls appropriate to their administrative structure.

**Such statutory rigidity may create governance problems in counties that currently rely on:
commission-authorized signers
finance officers or administrative directors
dual-authorization systems used to verify withdrawals or transfers.**

3. Concentration of Fiscal Authority

HB 3120 concentrates control over county depository accounts exclusively in a single elected office.

Although subsection 4 preserves the commission's ability to request financial records, the commission would have no operational authority over account authorization.

Public finance systems generally avoid concentrating custody and authorization authority in a single office because doing so increases systemic risk.

Public Finance Risk

The practical effect of HB 3120 is to remove internal control mechanisms designed to detect or prevent financial irregularities before they occur.

Financial oversight frameworks consistently identify the concentration of financial authority as a primary risk factor in governmental financial mismanagement.

By prohibiting additional signers, the bill may unintentionally increase the likelihood that financial irregularities are detected only after funds have already been misused.

Legislative Notice:

Members of the General Assembly are respectfully placed on notice that HB 3120 statutorily eliminates the ability of Missouri counties to implement dual-signature or multi-authorization financial controls for county depository accounts.

Such controls are widely recognized as fundamental safeguards in governmental financial management. The removal of these safeguards may increase systemic risk and weaken internal financial oversight mechanisms designed to protect public funds.

Careful reconsideration of the bill's prohibition on additional authorized signers is warranted to preserve the ability of counties to maintain appropriate financial control structures.



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: JIMMY LAUGHTIN		PHONE NUMBER: 573-317-3868	
BUSINESS/ORGANIZATION NAME: MISSOURI ASSOCIATION OF COUNTY AUDITORS		TITLE: COUNTY AUDITOR	
ADDRESS: 1 COURT CIRCLE NW STE. 7			
CITY: CAMDENTON		STATE: MO	ZIP: 65020
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/11/2026 12:00 AM	
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