



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 3256		DATE: 3/26/2026
COMMITTEE: Special Committee on Tax Reform		
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: AMY DECLUE		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/23/2026 2:06 PM
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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: BEV EHLEN		PHONE NUMBER: 314-608-0168	
REPRESENTING: LIBERTY LINK MISSOURI		TITLE:	
ADDRESS: PO BOX 312			
CITY: WARRENTON		STATE: MO	ZIP: 63383
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/26/2026 12:00 AM	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: BRENDA HOPFER		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written		SUBMIT DATE: 3/23/2026 8:12 PM
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I support this bill



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: CANDICE IRENE JOHNSEN		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/23/2026 2:40 PM	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: DEE ANN POOLE		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written		SUBMIT DATE: 3/23/2026 2:56 PM
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I am in complete support HB 3256. I always carry cash and use cash for purchases when I'm charged a transaction fee. This happened recently at a Pack n Mail. Many businesses are now charging a fee and customers should always be allowed to pay for a purchase in cash to avoid the extra fee.



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: GARY FARRAR		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written		SUBMIT DATE: 3/23/2026 6:55 PM
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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: GARY RIDENHOUR		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/23/2026 2:45 PM
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I fully approve of HB 3256.

We need cash in a FREE society. Digital currency can be hacked and stopped at any time by the government or the federal reserve banking system at any time.

Please pass Representative Durnell's HB 3256.

Thank You

Gary and Rebecca Ridenhour



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WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: GEORGE LEMAISTRE, JR.		PHONE NUMBER: 251-689-0571	
BUSINESS/ORGANIZATION NAME: CONSUMER CHOICE IN PAYMENT COALITION		TITLE: POLICY DIRECTOR	
ADDRESS: 1050 CONNECTICUT AVENUE, NW, SUITE 500			
CITY: WASHINGTON		STATE: DC	ZIP: 20036
EMAIL: galemaistre@gmail.com	ATTENDANCE: Written	SUBMIT DATE: 3/25/2026 7:07 PM	
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To the Special Committee on Tax Reform
 Missouri House of Representatives

As Policy Director of the Consumer Choice in Payment Coalition, I want to thank the Committee for this opportunity to respectfully urge the Committee’s support for HB 3256, which would guarantee to Missouri shoppers the right, subject to certain reasonable exceptions, to pay with cash for purchases made in person at retail brick-and-mortar establishments.

The Coalition is a group of businesses, consumer advocates, and nonprofits that have joined together to advocate for consumer choice, including preservation of the right of all Americans to use cash when they pay at retail for goods and services purchased.

As the Committee probably is aware, the United States Code expressly declares that “United States coins and currency . . . are legal tender for all debts, public charges, taxes, and dues,” and, therefore, the currency issued by the U.S. Treasury bears the inscription: “THIS NOTE IS LEGAL TENDER FOR ALL DEBTS, PUBLIC AND PRIVATE.”

Yet increasing numbers of retail businesses and service providers now refuse to accept payments offered in cash, and instead require their customers to pay with credit or debit cards, smartphone apps, or other digital forms of noncash payment. But by refusing cash, such businesses subject themselves and their customers to, among other things, the disruptions that may be caused by power failures, systems outages, and other electronic or mechanical malfunctions that far too often result from extreme weather events and other natural disasters.

Moreover, both the retailers and their customers must bear the higher costs that result from the interchange, transaction, and other fees charged by card issuers, networks, processors, and other intermediaries involved in noncash transactions. Such charges at times may be levied directly on the buyer or the seller, or at other times allocated among both, along with other parties involved in every such transaction, and those charges inevitably push up the prices of the goods or services being purchased and sold.

Noncash payments also necessarily expose every purchaser’s personal financial data to exploitation and manipulation by data-miners, marketers, and others who regularly compile, sell, trade or barter, and resell, the data generated by every noncash transaction, including the date and place of purchase,

the goods or services involved, the price paid, the form of payment used, and often the buyer's identity.

Many buyers pay with cash because they prefer the comfort of knowing that doing so will not unreasonably jeopardize the security and privacy of their personal financial information, or expose their shopping habits, and they also know that they need not be concerned that, because of their purchases, they can expect to receive numerous emails, text messages, telephone offers or robocalls, or other intrusive sales pitches, from the manufacturers, distributors, or sellers of the goods that they purchase.

Equally important, retailers that refuse cash effectively have closed their doors to the millions of Americans who live in unbanked or underbanked households. The FDIC regularly surveys the number of the nation's households that are unbanked – meaning those that had no bank account, and those that are underbanked – meaning those that had at least one bank account but that, in meeting their financial needs, primarily used nonbank products and services, including money orders, check-cashing services, and international remittances, and payday, pawnshop, auto title, and tax refund anticipation loans.

In 2023, the most recent year for which the data have been published, the FDIC found that nearly one-fifth — 18.2 percent — of American households were either unbanked or underbanked.

Americans who live in unbanked households almost surely have no access to any noncash form of payment, and those who are underbanked clearly have little such access, except perhaps for high-cost prepaid debit or credit cards. In any event, those Americans necessarily must rely, either entirely or primarily, on being able to pay with cash whenever they need to make any kind of purchase.

Many people regard the ability to pay with cash as a matter of convenience and even comfort. Studies and surveys repeatedly have shown that the frequency of cash usage rises as the age of the purchaser increases, and that cash usage becomes more frequent as the dollar volume of transactions decreases. We believe that, with reasonable exceptions such as are provided for in the bill, retailers should not be in a position to dictate exactly how their purchasers must pay.

Enactment of HB 3256 would benefit all the citizens of Missouri by preserving for them the choice to pay for their purchases as they choose — with cash, with cards, with a smartphone, or any other way that those citizens may choose — without being required to use noncash forms of payment specified by a retailer.

This freedom of choice will assure to them the ability to safeguard the privacy and security of their personal financial information, rather than having to disclose such information in order to make purchases, and also enable them, in the event of power outages, network or other systems failures, or disruptive natural disasters — fires, floods, tornadoes, etc. — to continue to conduct business and make necessary purchases, regardless of the availability or reliability of the internet, the electronic financial networks, or electric power.

Again, the Coalition appreciates this opportunity to address the Committee in regard to this important legislative proposal. We would be pleased to respond if we may provide any additional information to clarify in any respect the foregoing discussion.

Sincerely

The Consumer Choice in Payment Coalition
<https://www.cash-choice.org>

By: George LeMaistre, Jr.
Its: Policy Director
1050 Connecticut Avenue, NW
Suite 500
Washington, D.C. 20036



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: GERI THWING		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/24/2026 6:44 AM	
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Say no to cashless venues



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WITNESS NAME		
BUSINESS/ORGANIZATION:		
WITNESS NAME: ISABELLA HINDLEY		PHONE NUMBER: 703-945-4779
BUSINESS/ORGANIZATION NAME: NATIONAL ARMORED CAR ASSOCIATION		TITLE: ASSOCIATE
ADDRESS: 1775 TYSONS BLVD		
CITY: TYSONS	STATE: VA	ZIP: 22102
EMAIL: isabella@ulmanpolicy.com	ATTENDANCE: Written	SUBMIT DATE: 3/25/2026 10:28 AM

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On behalf of the National Armored Car Association (NACA), we write to express our support for Missouri HB 3256, legislation that would protect consumers' right to pay in cash for most retail sales in the state of Missouri.

Formed in 1929, NACA is a business association that brings together the three major companies of the armored car industry—Brink's, Garda, and Loomis—with a focus on protecting and promoting the common interests of the industry. NACA's members provide secure transportation and cash management services for the Federal Reserve, financial institutions, state and local governments, and private businesses and individuals across the United States and internationally. Together, the three organizations comprise approximately 90% of the armored car industry in the United States, and NACA members have handled virtually every dollar and coin in circulation. We have long advocated for the importance of cash as it protects consumer privacy, keeps costs low for businesses, and serves as a payment method for those who do not have access to a bank account or choose to use cash as their primary form of payment.

The significance of cash to the United States economy has always been evident, and it remains crucial to the daily lives of millions of Americans, serving as an essential payment method. Notably, 5.9 million American households are unbanked; many are low-income, have limited or no access to checking and savings accounts, and are unable to make purchases using a card or contactless payment method. Because cash is their primary means of participating in the economy, protecting cash as a payment option ensures these individuals may continue to participate in the economy and acquire the goods and services they need.

Currently, many states and cities in the U.S. protect consumers' choice to pay with cash by ensuring its acceptance as a valid form of payment. These protections ensure that underbanked and unbanked individuals have equal access to necessary goods and services. They also allow all Americans a payment option that safeguards their privacy and shields consumers from systems that track or control spending, as well as the growing and often devastating effects of financial cybercrimes.

Further, cash is a proven and highly reliable form of payment, ensuring financial transactions can always occur despite power outages, unforeseen disasters, or failures of the technological infrastructure necessary to conduct other payment methods. The aftermath of Hurricane Helene exemplifies the necessity of cash use. After devastating a significant portion of the southeastern United States, credit card networks were disabled along with power and internet outages, causing

many merchants to demand cash-only transactions.

In short, we believe this critical legislation would effectively protect consumers and ensure they maintain the financial freedom integral to our country's economic growth. We urge the Committee to advance this piece of legislation.



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: JAN FARRAR		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written		SUBMIT DATE: 3/23/2026 6:56 PM
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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: JEFF CONGER		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:	STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/26/2026 7:47 AM

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I would like to voice my support of bill 3256 for a couple of reasons. I personally use cash for the majority of my purchases for several reasons, but one of the specific reasons, is this. I owned a business and had a business debit card. Part of my business would take me to NYC every week and on one particular occasion my debit card was in my pocket and apparently I got scanned by one of those scanners that thieves have and from the time the banks closed on that Saturday and until they opened again on Monday, they had completely emptied the business account. Thankfully I had done business with that bank for many years and they agreed to reimburse the business, although at the time, they said they were not required too. It did take time and alot of hassle. Because of that situation, to this day I do not have a debit card and have no intention of getting another one, so I use cash for the purchases that some people may use a debit card for, but I choose not to do that and I believe I should have the choice of using cash. It is legal tender, the last time I checked. I know there will be testimony for both sides of this bill and I am sure some of the opposition to the bill may have some legitimate reasons for why they feel its necessary, but we should have a choice in the State of Missouri to use either or.

I am also a youth pastor and have a very sizable youth group and they cover the gambit of financial classes. We go to multiple events each year and since the venues have started going cashless, it has raised multiple issues with the majority of the kids not having cards at their disposal. We just attended an event on Friday the 20th in Springfield MO and i had to pay for things for kids and let them repay me with cash. I do own a credit card for emergencies, but do not feel like I should have to use it to get a drink and a thing of popcorn at a concert or ball game.

I believe most people would just like to have the option and not have to be required to get rid of our cash and when dealing with teenagers in large groups it is definitely not convenient in many instances. I feel I am also speaking for many of our elderly community as well, who don't or can't use all the technology and have grown up, using checks or cash and they should be allowed to continue that process.

Thank you for taking my testimony into consideration and I strongly support having a cash option in the state of Missouri.



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: JODIE MCKINNEY		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/23/2026 4:04 PM	
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I hate the idea of cashless businesses. I know of people who prefer to pay with cash, especially your senior citizens. So many businesses are now charging fees to use debit cards. I try to use cash when paying for my purchases.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: KIMBERLY ALBIN		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/23/2026 5:38 PM
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We should not be forced to use credit or debit cards. Cash should always be the first option to use anywhere. Digitizing encourages fraud and irresponsibility. Currency should always be accepted or the business or entity should be fined.



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: LISA PANNETT		PHONE NUMBER: 573-280-1585	
REPRESENTING: ARMORVINE		TITLE:	
ADDRESS: 226 KADIE CT			
CITY: LINN CREEK		STATE: MO	ZIP: 65052
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/26/2026 12:00 AM	
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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: MARILEE SAUER		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/26/2026 8:43 PM	
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This is a much needed bill!!! The prepaid costs for those without bank accounts are expensive to open and maintain, many charge reload fees, monthly fees, and even a fee to get the car in the first place. Cash should ALWAYS be accepted at retail establishments.



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: MARY LINDA BITTLE		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/23/2026 3:00 PM
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I am concerned that we are moving towards a cashless society. That seems to be a huge step towards governmental control of all individuals. Many people prefer to pay with cash to save on bank and transaction fees. Cash supports a local economy.

Additionally, when power outages occur, cash payment is the only choice. Electronic transaction systems can be hacked. Cash should always remain an option for those of us who carry it, and there shouldn't be any fees for using cash.

Thank you.



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: MICHELE LEE MYERS		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/23/2026 5:13 PM	
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Not everyone has access to a computer or smartphone to purchase online tickets to attend a sporting event. My father is one of those individuals. He has attended basketball games since I can remember. With the way MSHSAA has the playoff rounds, I either have to go to the event with my phone to show proof of the ticket purchase, or my dad doesn't go. Paying in cash at the gate should still be an option.



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WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: MITCHELL SCRIVNER		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written		SUBMIT DATE: 3/23/2026 9:07 PM
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Cash is king forcing ordinary people to pay with cars leads to a cashless society and the restriction of freedom! Not to mention the burden of outrageous fees charged by companies on businesses just to be able to run credit and debit cards



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: MR & MRS ROB ROBICHAUD		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/23/2026 2:07 PM
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To our elected officials:

We have no desire for a cashless society.

I totally agree with, Lisa Durnell's bill 3256, banning cashless venues in MO!

Lisa Durnell is one of the few that has our best interest at heart.
In this bill, once again, she shows that!

Respectfully,
Rob & Kim Robichaud
3924 County Road 2600
Willow Springs, MO 65793



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: REBECCA WILBORN		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/24/2026 7:35 AM
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In my small town that live in we often lose power for days at a time and cash is the only way to pay for stuff at the stores i support the bill



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WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: ROBIN GEORGE		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/23/2026 11:17 PM
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I want to use cash at locations. Credit cards can be hacked. Some people might go without even buying a water if they don't have cash. Poor people might not be able to get a credit card or bank card due to hard times.



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WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: RON LEONE		PHONE NUMBER: 573-635-7117	
REPRESENTING: MPCA-MO PETROLEUM AND CONVENIENCE ASSN		TITLE:	
ADDRESS: 205 E CAPITOL AVE			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65101
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/26/2026 12:00 AM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 3256		DATE: 3/26/2026	
COMMITTEE: Special Committee on Tax Reform			
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: SHAWANNA DANIELS		PHONE NUMBER: 417-247-5813	
BUSINESS/ORGANIZATION NAME: DANIELS TIRE SERVICES		TITLE:	
ADDRESS: 960 COUNTY ROAD 2410			
CITY: MOUNTAIN VIEW		STATE: MO	ZIP: 65548
EMAIL: shawannadaniels@gmail.com	ATTENDANCE: Written	SUBMIT DATE: 3/23/2026 3:53 PM	

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As a small business the card fees hit us hard. The banks and credit card companies make money on our loss of profit. I also feel that being cashless is giving a portion of our rights away!!!!



MISSOURI HOUSE OF REPRESENTATIVES
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COMMITTEE: Special Committee on Tax Reform			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: TAMMY PALISCH		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written		SUBMIT DATE: 3/24/2026 8:00 AM
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			

I would very much appreciation all MO businesses to accept cash as payment. It is especially frustrating to have to use my card for a \$2 or \$3 item when patronizing recreational concessions and other such venues.



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COMMITTEE: Special Committee on Tax Reform			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: TERESA CUSICK		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/23/2026 7:14 PM	
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I feel like cashless transactions discriminates against those people that does not have card accounts. Also, increases chances of fraud by being cards being hacked. People who have been hacked do not trust the card system therefore prefer cash. There are additional charges associated with cards. It should be a choice of which payment method you choose.



MISSOURI HOUSE OF REPRESENTATIVES
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COMMITTEE: Special Committee on Tax Reform			
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: TERESA MCBRIDE		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written		SUBMIT DATE: 3/23/2026 2:11 PM
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I am very supportive of this bill. Cash is legal tender for all debts public and private. This must remain a legal and constant form of payment in the state of Missouri and all of the United States. Any business or entity public or private that refused to allow cash sales is unconstitutional. Please pass this bill. It is desperately important.

Credit card debt in America has risen out of control. Not passing this bill will just add debt to millions of Americans.



MISSOURI HOUSE OF REPRESENTATIVES
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COMMITTEE: Special Committee on Tax Reform		
TESTIFYING: <input checked="" type="checkbox"/> IN SUPPORT OF <input type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES		
WITNESS NAME		
INDIVIDUAL:		
WITNESS NAME: TIFFANY MAGDZIARZ		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE: ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/23/2026 7:48 PM
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I believe that all businesses should take cash and coins.



MISSOURI HOUSE OF REPRESENTATIVES
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TESTIFYING: <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
BUSINESS/ORGANIZATION:			
WITNESS NAME: ARNIE C. AC DIENOFF		PHONE NUMBER: 314-440-9000	
BUSINESS/ORGANIZATION NAME: STATE PUBLIC ADVOCACY		TITLE: STATE PUBLIC ADVOCATE	
ADDRESS: P O. BOX #1535			
CITY: O' FALLON		STATE: MO	ZIP: 63366
EMAIL: ArnieDienoff@Mail.Com	ATTENDANCE: In-Person	SUBMIT DATE: 3/26/2026 11:56 PM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			
I Oppose this Bill. The Bill is NOT Practical			



MISSOURI HOUSE OF REPRESENTATIVES
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COMMITTEE: Special Committee on Tax Reform			
TESTIFYING: <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
REGISTERED LOBBYIST:			
WITNESS NAME: JARED HANKINSON		PHONE NUMBER: 573-634-3511	
REPRESENTING: MO CHAMBER OF COMMERCE		TITLE:	
ADDRESS: PO BOX 149			
CITY: JEFFERSON CITY		STATE: MO	ZIP: 65102
EMAIL:	ATTENDANCE:	SUBMIT DATE: 3/26/2026 12:00 AM	
THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.			



MISSOURI HOUSE OF REPRESENTATIVES
WITNESS APPEARANCE FORM

BILL NUMBER: HB 3256		DATE: 3/26/2026	
COMMITTEE: Special Committee on Tax Reform			
TESTIFYING: <input type="checkbox"/> IN SUPPORT OF <input checked="" type="checkbox"/> IN OPPOSITION TO <input type="checkbox"/> FOR INFORMATIONAL PURPOSES			
WITNESS NAME			
INDIVIDUAL:			
WITNESS NAME: SARAH BERRY		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: Written	SUBMIT DATE: 3/25/2026 9:20 PM	

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HB 3256 mandates that private retail establishments accept cash and imposes criminal penalties for noncompliance. While the objective of ensuring access for cash-dependent consumers is a legitimate policy goal, the bill raises several constitutional and structural concerns that warrant careful reconsideration.

First, the bill intrudes upon private commercial decision-making by compelling acceptance of a particular form of payment. Although such regulation may be permissible under rational basis review, the decision to attach criminal penalties to a payment-policy choice is disproportionate and risks exceeding the appropriate scope of the State’s police power. Less restrictive, civil regulatory alternatives would achieve similar objectives without invoking criminal liability.

Second, the bill creates uneven classifications among similarly situated businesses. Retailers with multiple points of sale may comply by designating a single cash-accepting lane, while smaller retailers must accept cash in all transactions. Additional exemptions for certain transaction types further contribute to underinclusive and potentially arbitrary distinctions. These disparities raise equal protection concerns under both the United States and Missouri Constitutions.

Third, the bill operates in tension with the federal legal tender framework. Federal law recognizes United States currency as legal tender but does not require private entities to accept it in all transactions. By effectively mandating acceptance, the bill risks conflict with the federal scheme and invites preemption challenges.

Finally, key terms in the bill—such as “attempted transaction” and the scope of covered retail activity—are not sufficiently defined, creating uncertainty in application and increasing the risk of inconsistent enforcement. The imposition of per-transaction criminal penalties under such ambiguity raises due process concerns.

For these reasons, HB 3256 presents identifiable constitutional vulnerabilities and enforcement risks. The General Assembly is on notice that, if enacted in its current form, the bill is likely to invite legal challenge on due process, equal protection, and federal preemption grounds.