



MISSOURI HOUSE OF REPRESENTATIVES  
**WITNESS APPEARANCE FORM**

BILL NUMBER: <b>HB 3414</b>		DATE: <b>3/31/2026</b>	
COMMITTEE: <b>Crime and Public Safety</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>ARNIE C. AC "HONEST-ABE" DIENOFF</b>		PHONE NUMBER: <b>314-440-9000</b>	
BUSINESS/ORGANIZATION NAME: <b>STATE PUBLIC ADVOCACY</b>		TITLE: <b>STATE PUBLIC ADVOCATE</b>	
ADDRESS: <b>POST OFFICE BOX #1535</b>			
CITY: <b>O'FALLON</b>		STATE: <b>MO</b>	ZIP: <b>63366</b>
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>3/31/2026 12:00 AM</b>	
<b>THE INFORMATION ON THIS FORM IS PUBLIC RECORD UNDER CHAPTER 610, RSMo.</b>			



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<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>DAVID KENT</b>		PHONE NUMBER:	
REPRESENTING: <b>MISSOURI BANKERS ASSOCIATION</b>		TITLE: <b>SVP, CHIEF LOBBYIST</b>	
ADDRESS: <b>207 E CAPITOL AVE</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65101</b>
EMAIL: <b>dkent@mobankers.com</b>	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/31/2026 9:28 AM</b>	

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**The Missouri Bankers Association supports efforts to combat fraud. HB 3414 would give Missouri prosecutors and the attorney general additional tools for card fraud, skimming/cloning infrastructure, telecom fraud, and interstate wire scams targeting consumers and banks.**



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<b>WITNESS NAME</b>			
<b>REGISTERED LOBBYIST:</b>			
WITNESS NAME: <b>HEATH CLARKSTON</b>		PHONE NUMBER: <b>573-520-7290</b>	
REPRESENTING: <b>MAVERIK CONVENIENCE STORES</b>		TITLE:	
ADDRESS: <b>235 E. HIGH ST., SUITE 301</b>			
CITY: <b>JEFFERSON CITY</b>		STATE: <b>MO</b>	ZIP: <b>65101</b>
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<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>JASON JARVIS</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE:	SUBMIT DATE: <b>3/31/2026 12:00 AM</b>	
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<b>WITNESS NAME</b>		
<b>INDIVIDUAL:</b>		
WITNESS NAME: <b>KATIE MERICLE</b>		PHONE NUMBER:
BUSINESS/ORGANIZATION NAME:		TITLE:
ADDRESS:		
CITY:		STATE:      ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/30/2026 8:13 PM</b>
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**I support this**



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<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>MELINDA HUDGENS</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>Written</b>	SUBMIT DATE: <b>3/31/2026 6:55 AM</b>	
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<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>3/31/2026 6:40 AM</b>	

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**HB 3414 expands criminal liability for fraud-related offenses through broadly defined statutory language and enhanced enforcement mechanisms that raise significant constitutional and structural concerns.**

**The bill defines “access device” and related terms in an expansive manner, encompassing not only traditional financial instruments but also a wide range of electronic identifiers and unspecified means of account access. This breadth lacks clear limiting standards and creates a framework in which enforcement may depend heavily on interpretation rather than precise statutory boundaries.**

**The legislation further relies on subjective standards such as “intent to defraud,” while imposing felony-level penalties and possession thresholds. This combination of broad definitions and subjective intent increases the risk of inconsistent application and prosecutorial overreach.**

**Additionally, the bill authorizes the forfeiture of any property “used or intended to be used” in connection with an alleged violation. The expansion of asset forfeiture authority without additional procedural safeguards raises due process concerns, particularly given the historically documented risks of misuse associated with such mechanisms.**

**The bill also centralizes investigative and enforcement authority within the Attorney General’s office without establishing corresponding accountability measures, further increasing the concentration of discretionary power.**

**While addressing fraud and protecting consumers are legitimate state interests, HB 3414 introduces structural provisions that risk expanding enforcement beyond clearly defined limits and reducing protections against misuse.**

**This analysis is based solely on statutory language and constitutional principles and should not be interpreted as endorsement of any policy position.**

**The General Assembly is hereby placed on notice that enactment of this provision may give rise to constitutional concerns, particularly regarding due process, overbreadth, and the expansion of forfeiture authority without adequate safeguards.**



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<b>WITNESS NAME</b>			
<b>INDIVIDUAL:</b>			
WITNESS NAME: <b>SHERRY F CONLEY</b>		PHONE NUMBER:	
BUSINESS/ORGANIZATION NAME:		TITLE:	
ADDRESS:			
CITY:		STATE:	ZIP:
EMAIL:	ATTENDANCE: <b>In-Person</b>		SUBMIT DATE: <b>3/31/2026 2:57 PM</b>
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**I hate scan and fraud from many gift cards including steal money so please stop fraudulent and pay back**