

May 8, 2017

**Oregon Progressive Party
Position on Bill at 2017
Session of Oregon Legislature:**



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SB 722: Support

Dear Committee:

The Oregon Progressive Party supports this bill, which:

- Provides that debt management service provider may charge fee of not more than \$100 for service in which debt management service provider improves or preserves, or offers to improve or preserve, consumer's credit record, credit history or credit rating but does not conduct budget analysis for consumer, act as broker for another debt management service provider or otherwise engage in other activity that constitutes debt management service.
- Provides that debt management service provider may charge more if Director of Department of Consumer and Business Services finds that nature and extent of educational or counseling services debt management service provider offers warrant larger fee.
- Permits consumer to void contract and requires debt management service provider to return sums consumer paid if debt management service provider charges more than fees allowed.
- Provides that consumer may not waive consumer's rights under Act.
- Permits director to adjust fees to reflect changes in Consumer Price Index.

This would appear to be a minimum level of consumer protection.

Oregon Progressive Party

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