



Testimony in support of SB765  
Senate Committee on Judiciary and Ballot Measure 110 Implementation  
Submitted by Pam Leavitt, Northwest Credit Union Association  
March 11, 2021

Chair Prozanski and members of the Committee, we are submitting this testimony in support of SB765, a bill to make permanent provisions allowing a notary public to perform notarial acts for remotely located individuals using communication technology.

Credit unions are not-for-profit financial cooperatives, organized to meet the needs of their members. They are democratically owned and controlled institutions, governed by their members. Oregon's 57 credit unions serve over 2 million members – your constituents. Credit unions provide the financial services consumers need and want – home loans, car loans, business loans, savings and checking accounts, financial counseling and financial education programs.

Remote Online Notarization (RON) allows a commissioned notary public to perform notarial acts for remotely located individuals under specified circumstances using audio/video technology provided by state-approved vendors that meet specific requirements. Remote online notarization benefits credit unions and their members by allowing notaries to electronically and remotely notarize documents, providing a tamper-proof electronic version of the document. It also would eliminate physical distancing concerns for consumers and would eliminate the need for rural residents to travel significant distances just to have a document notarized.

The NWCUA would like to lend our voice and strong support for SB765 to make permanent the legislation passed in the first special session of 2020 (HB4212). HB4212 allows for remote notarization through June 30, 2021.

In 2019, the Northwest Credit Union Association led the charge to authorize the recording of documents (such as trust deeds) that were created and signed electronically. The legislation, signed into law, provided lenders, title insurers, and county recording office the assurance that electronically signed documents can be record as long as they satisfy all applicable recording requirements. Remote notarization has been our next goal in updating laws related to lending practices.

This permanent change will allow for the ability to practice strong social distancing standards and provide Oregon citizens and businesses with a secure and safe method by which to execute important legal documents, and to promote and secure the safety and protections of individuals. We are especially aware that our senior citizens and rural Oregonians may need alternative methods for notarization during this time.

Thank you for the opportunity to provide comments to you today.

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