



February 5, 2021

Oregon State Legislature  
900 Court St., NE  
Salem, OR 975301

### Public Testimony Eliminating Financial Institution Fees

United Way of Jackson County supports the elimination of fees for check cashing for nonbanked people across Southern Oregon. United Way of Jackson County has very recent experience with these fees for people in need. As a result of the Almeda and South Obenchain Fires this past September, United Way launched a fire relief fund. We have raised more than \$3.1 million.

We completed our first round of applications and awarded more than \$1.3 million to individuals and families in need. The average check was for \$1,652. As a part of our process, we knew most of these folks lost their identification and many were nonbanked. We asked many of our local institutions to cash checks for free. Several said yes! Only a couple said no and that was because they don't have local decision makers. The organizations that said yes included Banner Bank, First Interstate Bank, People's Bank of Commerce, Rogue Credit Union and US Bank! This was an amazing contribution for these institutions to make and we needed their help to reduce stress in people's lives that had lost everything.

We strongly support and encourage this legislation. Thank you for the opportunity to be supportive.

Regards,

A handwritten signature in black ink that reads "Dee Anne Everson".

Dee Anne Everson  
CEO/Executive Director

cc: Representative Pam Marsh