



Testimony in Support of HB3080
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Background on Oregon Credit Unions

The Northwest Credit Union Association represents the 57 state and federally chartered credit unions in Oregon, with over two million Oregonians as members. Credit unions are not-for-profit financial cooperatives, organized to meet the needs of their members. Community service, financial education outreach, and philanthropy are in the credit union “DNA,” and are evidenced in virtually every credit union. Credit unions in Oregon protect more than \$30 billion in assets — the life savings of their members who live and work in communities large and small, urban, and rural.

HB3080

We believe this is a very straightforward bill that will help to protect member information and data security.

HB3080 allows financial institutions, after obtaining a person’s permission, to run their driver license or identification card through a scanner or reader for purpose of establishing or maintaining a contract or account. ORS 807.750 currently prevents financial institutions from scanning the bar code on an ODL to populate a loan or membership application. ID Scan technology takes the name, address and DOB from the driver’s license scan bar and imports it into the member or loan application. (In some cases, the driver’s license number and expiration date may also be imported.)

HB3080 allows financial institutions to scan, using a barcode reader, and not just copy a member’s government identification (usually a driver’s license) into account or loan documents. In compliance with federal law, financial institutions MUST request, review, and retain a record of a member’s government identification when opening an account per the Bank Secrecy Act. Thus, employees will often copy the basic identifying information from the driver’s license to the data entry screen when opening an account. The same data is captured and retained whether it is copied manually or through a swipe or scan process. Financial institutions are subject to stringent federal regulations requiring them to maintain security and confidentiality of the information obtained. Scanning the ODL avoids transcription errors and increases convenience. HB 3080 will increase credit unions’ capability to serve consumers efficiently and effectively without sacrificing any aspects of privacy or information security.

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