



CONSUMER ALLIANCE of Oregon

April 18, 2025

To: Chair Taylor, Vice Chair Bonham, and members of the Committee

From: Consumer Alliance of Oregon

The Consumer Alliance of Oregon urges your support of HB 3178, **which seeks to eliminate the uncertainty consumers face when buying a car.**

The process of purchasing a car can be stressful and confusing. Many consumers, particularly those with limited auto knowledge and financial resources, or who speak English as a second language, rarely understand that dealers have up to 14 days to secure their loan through a financial institution. This leaves consumers more susceptible to predatory tactics while making one of the largest purchases of their lives.

HB 3178 requires transparency during the car-buying process and helps ensure that Oregon consumers can trust the payments and interest rates agreed upon at the dealership. Key provisions in HB 3178 that will improve protections for Oregon consumers at the time of the sale are **shortening the financing window from 14 days to 10 days** and requiring the buyer to **notify the seller within two days if the sale is voided.**

Providing a fair process for car ownership is essential for furthering economic equity for Oregon consumers. Oregon should join Maryland and Washington in providing necessary transparency and protection to consumers during the auto-financing process. **Oregonians should feel confident in their auto financing agreements.**

We urge your support of HB 3178. Thank you for the opportunity to submit testimony and for your service to Oregon communities.

Sincerely,

Members of the Consumer Alliance of Oregon:

Bienestar

Centro Cultural

DevNW

Latino Community Association

Oregon Consumer Justice

Disability Rights Oregon

Leukemia & Lymphoma Society

Micro Enterprise Services of Oregon

NAYA Action Fund

Oregon Consumer League

Oregon Health Equity Alliance

OSPIRG

Reimagine Oregon

Suma

Oregon Food Bank

About the Consumer Alliance of Oregon: The Consumer Alliance of Oregon champions the rights and interests of consumers across the state of Oregon by building the power and broad support needed to pass pro-consumer legislation. We prioritize the needs of communities who have been and continue to be most harmed by predatory practices.