

**Testimony Submitted by
Chris Coughlin, Policy Director
Oregon Consumer Justice
To the Senate Committee on Labor and Business**

January 23, 2025

Regarding: Support for Senate Bill 425

Chair Taylor, Vice-Chair Bonham, and Members of the Committee,

For the record, my name is Chris Coughlin, and I appreciate the opportunity to testify on behalf of Oregon Consumer Justice today in support of the intention of SB 425.

Oregon Consumer Justice (OCJ) envisions a vibrant future where all Oregonians live with dignity and abundance and experience health, joy, and economic opportunity. We work collaboratively across policy and advocacy, community engagement, and the law, to realize a more just and equitable Oregon where people come first. For too long, flawed systems and policies have stood in the way of this reality, with communities of color most often experiencing significant harm. Informed by consumer insights, OCJ works to make financial and business transactions reliably safe and supports Oregonians in knowing and exercising their consumer rights.

Consumers deserve to be protected from added fees or surcharges when using a debit or credit card.

Senate Bill 425 prohibits a merchant from charging or collecting a fee when a consumer purchases an item with a credit or debit card if the merchant does not allow payment in cash. This change will bring more fairness and transparency to the marketplace and create much-needed consumer protection.

Junk fees have existed for many decades and are found in almost all consumer markets. These fees take advantage of consumers less experienced in navigating pricing charges, including low-income individuals or those with limited access to

financial resources. These fees are rarely clearly disclosed upfront and often are hidden in the fine print. By bundling fees alongside item costs in a way that lacks transparency, companies take advantage of consumers who may not have the necessary information or time when purchasing goods and services to be fully aware of their exact item costs.

We urge your support for Senate Bill 425 to protect consumers from unfair junk fees.

Thank you for your consideration and your service in building the future that Oregonians deserve.