

I am in support of oregon senate bill 1523

I live in a 55+ community managed by Commonwealth Real Estate Services.

A large number of tenants here cannot navigate a smart phone, do not have internet and or do not own a computer. Most live on a fixed income, with deposits once a month on a specific date.

Commonwealth pushes autopay to ensure the tenant pays on time to avoid extra fees.

When I first arrived in this community, my direct neighbor was using the autopay system with Commonwealth. This neighbor showed me documentation that the on-site manager at the time was issuing this neighbor \$50.00 fines for "a cat" loose on the tenant lot, multiple times a week, taking the money out of her bank account before mailing the fine notification and sometimes without notification at all.

I advised her to terminate the autopay arrangement, and the fines stopped, but she never got her money back.

I soon began receiving notices of fines for "a cat" loose on my lot, and when I asked for more information the on-site manager could not even tell me what color the cat was.

The difference being that I had not signed up for the autopay so I was able to keep my money.

Recently, another neighbor reported to me in tears that the on-site manager had taken out the money early, overdrafting the tenants account. When they called the office, they were told by the on-site manager that she was doing this for her personal convenience as they were going away on a trip.

When an unscrupulous actor has access to a bank account the damage can be devastating and permanent.

Currently as I understand it there are no remedies for the above situation , other than to file a police report and then to spend money on an attorney that most tenants here have access to.

Yes on SB 1523 keep bad actors from access to our bank accounts!!

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