

# HOUSE COMMITTEE ON COMMERCE AND CONSUMER PROTECTION

February 3, 2026  
01:00 PM

Hearing Room F

**MEMBERS PRESENT:** Rep. Nathan Sosa, Chair  
Rep. Farrah Chaichi, Vice-Chair  
Rep. Virgle Osborne, Vice-Chair  
Rep. Jami Cate  
Rep. David Gomberg  
Rep. E. Werner Reschke  
Rep. Kim Wallan  
Rep. Jules Walters  
Rep. Lamar Wise

**MEMBER(S) EXCUSED:** Rep. Willy Chotzen

**STAFF PRESENT:** Andrew Hendrie, LPRO Analyst  
AJ Iboa, Committee Assistant

**EXHIBITS:** Exhibits from this meeting are available [here](#)

**MEASURES/ISSUES:** Adoption of Committee Rules – Organizational Meeting  
HB 4116 – Public Hearing  
HB 4025 – Public Hearing  
HB 4024 – Public Hearing

00:00:04 Meeting Called to Order

00:00:05 Chair Sosa

00:00:38 Adoption of Committee Rules - Organizational Meeting

00:00:39 Chair Sosa

00:00:43 MOTION: VICE-CHAIR CHAICHI MOVES ADOPTION OF COMMITTEE RULES

00:01:00 Andrew Hendrie, LPRO Analyst

00:01:55 VOTE: 9-0-1

AYE: CATE, GOMBERG, RESCHKE, WALLAN, WALTERS, WISE,  
CHAICHI, OSBORNE, SOSA  
EXCUSED: CHOTZEN

00:02:53 HB 4116 - Public Hearing

00:02:54 Chair Sosa

00:03:00 Vice-Chair Chaichi

00:03:08 Andrew Hendrie, LPRO Analyst

00:03:40 Rep. Nathan Sosa, House District 30  
00:06:05 Rep. Lamar Wise, House District 48  
00:09:10 Rep. Reschke  
00:10:21 Rep. Wallan  
00:11:07 J.L. Wilson, Legislative Counsel, Elevate Credit Services  
00:14:28 Phil Goldfeder, Chief Executive Officer, American Fintech Council  
00:17:26 Greg Porter, State Government Affairs, Online Lenders Alliance  
00:19:37 Vice-Chair Osborne  
00:23:27 Rep. Wise  
00:28:51 Jessica Whitney, resident, Inver Grove Heights, Minnesota  
00:32:28 Angela Donley, State Policy Director, Oregon Consumer Justice  
00:34:54 Ellen Harnick, Executive Vice President & Director State Policy, Center for Responsible Lending  
00:39:03 Chava Brandriss, Partner, Davis Wright Tremaine LLP; American Financial Services Association  
00:39:13 Danielle Arlowe, Senior Vice President, American Financial Services Association  
00:44:43 Kent Kaiser, Secretary/Treasurer, Domestic Policy Caucus  
00:47:18 Andrea Meyer, Legislative Director, American Association of Retired Persons Oregon (AARP)  
00:50:03 Megan Quintrell, Consumer Alliance of Oregon  
00:52:31 Thomas Coleman, M5 Financial  
00:56:00 T.K. Keen, Administrator, State Insurance Commissioner, Division of Financial Regulations, Oregon Department of Consumer and Business Services  
00:58:52 Jesse O'Brien, Policy Manager, Division of Financial Regulation, Oregon Department of Consumer and Business Services  
01:04:06 **HB 4025 - Public Hearing**  
01:04:07 Chair Sosa  
01:05:31 **HB 4024 - Public Hearing**  
01:05:32 Chair Sosa  
01:05:44 Andrew Hendrie, LPRO Analyst  
01:05:58 Rep. Pam Marsh, House District 5  
01:08:15 Rep. Kevin Mannix, House District 21  
01:10:00 Isis Thornton-Saunders, Britt Music & Arts Festival  
01:12:16 Abby McKee, President & CEO, Britt Music & Arts Festival  
01:14:55 Heather Wilton, Director, Programming and Client Services, Portland 5 Centers for the Arts  
01:18:19 Marney Smith, Owner & General Manager, Hayden Homes Amphitheater  
01:21:29 Jim Brunberg, Independent Venue Coalition  
01:23:48 Kendall Gilvar, National Independent Venue Association  
01:25:43 Angela Donley, State Policy Director, Oregon Consumer Justice  
01:26:26 Rep. Reschke  
01:27:05 Meeting Adjourned