



**Proponent Testimony: Senate Bill 308**  
**Senate Judiciary Committee**  
**Cory Fleming**  
**Director, Legislative and Political Affairs, Ohio Credit Union League**

Chairman Eklund, Vice Chair Manning and Ranking Member Thomas, my name is Cory Fleming and I am the Director of Legislative and Political Affairs at the Ohio Credit Union League, the state trade association representing the collective interests of Ohio's 257 federally and state-chartered credit unions. Thank you for the opportunity to provide written testimony in support of Senate Bill 308, which would provide civil immunity to service providers during and after a government-declared disaster.

According to the Ohio Director of Health's Stay at Home Order<sup>1</sup>, Ohio credit unions are considered "essential" businesses and as such, have remained open during the COVID-19 state of emergency. With a well-established history of service in difficult times, Ohio's credit unions are providing direct assistance to their more than three million members in the form of low and no interest loans, payment forbearance, fee waivers, payroll advances, loan modifications, and other people-centric services calibrated to individual needs. As the state begins reopening various economic sectors, credit unions will continue to serve as the critical financial first responders Ohioans will need during federal and state recovery efforts.

Costly and frivolous litigation is a serious threat to a provider's ability to confidently and reliably offer necessary support, services, and products. Expedited rulemaking and federal and state waivers can create an opportunity for bad actors to exploit ambiguous statute and rule. Senate Bill 308 aims to provide critical service providers additional cover from any civil damages associated with service delivery, during and 180 days after a state of emergency is lifted, while preserving civil recourse for those impacted by bad actors found in violation of state requirements.

If enacted, Senate Bill 308 will extend helpful protections for those serving Ohioans during and after the pandemic, maintaining the focus on the state's economic recovery efforts.

On behalf of the Ohio Credit Union League, thank you for your consideration of Senate Bill 308. I am happy to address any follow up questions the committee may have. Thank you.

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<sup>1</sup>[https://content.govdelivery.com/attachments/OHOOD/2020/03/22/file\\_attachments/1407840/Stay%20Home%20Order.pdf](https://content.govdelivery.com/attachments/OHOOD/2020/03/22/file_attachments/1407840/Stay%20Home%20Order.pdf)