

## **House Bill 638**

### **Sponsor Testimony – Rep. Shayla L. Davis**

FINANCIAL INSTITUTIONS - RM 121 – 10:00 PM

Chairman Jordan, Vice Chair Ferguson, and Ranking Member Crossman, and Members of the House Financial Institutions Committee, thank you for the opportunity to testify today on House Bill 638.

The pandemic was an eye opening event for the world. If anything, it showed government that we need to have a level of preparedness and we need to be more flexible to better assist the public. Like many employers during the pandemic, the US Postal Service found themselves with a shortage of employees. This employee shortage created a delay in mail delivery. Many Ohioans began experiencing slower delivery times for monthly bills and people began accruing late fees from their creditors.

House Bill 638 prohibits creditors from charging late fees that result from postal service delays. While I cite the pandemic as the key factor in causing the delay in this scenario, mail deliveries can be impacted by the high volume of mail, staffing issues, as well as severe weather and natural disasters.

House Bill 638 can be a valuable tool in assisting Ohioans, especially this state's senior population. I say this, because they are more prone to receiving and paying their bills via the US Postal system than on the computer like their children and grandchildren.

House Bill 638 helps alleviate late charges during the next unforeseen issue that impacts mail delivery across the state. I encourage your support of this measure and I am happy to address any questions. Thank you.