



Before the
**SENATE FINANCIAL INSTITUTIONS &
TECHNOLOGY COMMITTEE**

**Proponent Written Testimony
House Bill 2**

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Chairman Wilson, Vice Chair Hottinger, Ranking Member Maharath and members of the Senate Financial Institutions and Technology Committee, thank you for the opportunity to support House Bill 2, which would further empower state and local economies through expanded broadband access.

The Ohio Credit Union League is the state trade association representing the collective interests of Ohio's 247 federal and state-chartered credit unions and their more than three million members. With the "people helping people" philosophy at the heart of member-owned financial cooperatives, ensuring people, families, businesses, and communities have access to safe and affordable financial services remains a priority.

House Bill 2 would facilitate greater and more equal access to broadband services through public-private partnerships, forging the stronger technological infrastructure necessary for all Ohio communities to attract and retain business, jobs, talent, and economic opportunity. The pandemic's ongoing destructive wake further exposes the detrimental impact the lack of broadband access brings to more than one million Ohioans needing to remotely access their education, employees, clients, health care providers, and financial institutions, importantly including Ohio's financial cooperatives reaching every corner of the state. If enacted, House Bill 2 would enable credit unions, among many others, to better help Ohioans access digital and mobile financial services, products, and solutions. In this way, the incentives and solutions for expanded broadband access, such as those contemplated in House Bill 2, make meaningful contributions to financial empowerment and equity.

As essential service providers, Ohio credit unions continue to adapt and meet evolving health and safety standards while maintaining service continuity in a variety of ways, including sophisticated and secure mobile and digital account access to the lending, deposit, investment, payment, and financial education solutions critical to consumers and small businesses. Without adequate broadband support, some communities across the state find it challenging to connect directly with critical financial services and relief resources offered by their local credit unions. The ongoing remote service environment experienced across the business community continues to highlight the dire need for an expanded broadband network as areas throughout the state remain underserved, challenged to attract economic opportunities, and unable to reliably connect to an increasingly digital world.

We would like to thank Representatives Rick Carfagna and Brian Stewart for their leadership in energizing the state's long-standing desire to expand broadband access across Ohio. Credit unions look forward to helping all Ohioans and advancing communities through reliable digital access to affordable and consumer-friendly financial services to meet their needs and achieve their dreams.

Thank you for the opportunity to provide written testimony, I am happy to provide additional information or field questions in support of the Committee's work.