

**SENATE SMALL BUSINESS AND  
ECONOMIC OPPORTUNITY COMMITTEE**

**SUB SB 30 PROPONENT TESTIMONY  
MAY 15, 2025**

Chairman Cutrona, Vice Chair Romanchuk, Ranking Member Craig, and committee members, I am Sharon Montgomery and I am here again because I support the goal of this substitute bill as strongly as I supported the original bill, for the reasons I gave in my testimony for the original version:

- There is already too much information about us in cyberspace so some of us prefer not to add to that by using credit cards or any of the newer means of electronic payment.
- Companies have easy ways to protect cash received so they don't need to refuse to accept cash.
- Some of our fellow Ohioans are not able to have banks or credit cards.

I think capping the amount a vendor or service provider has to accept in cash is a reasonable compromise from the original bill that raised so many questions. And, perhaps this will get the cash option started as a sort of pilot project. Perhaps once reluctant business see that it can be done easily and maybe even increases their customer base and business reputation a little, more will agree to accept cash.

With the \$200 cap, it was good foresight to clarify that it is net amount.

The prepaid card option in (D)(7) is a good idea. One example would be people struggling to feed their families because a family's grocery bill can exceed \$200 unless they go more frequently, which can be a transportation problem. These struggling people are the ones more likely not to have credit cards or banks.

I still question the need for some of the exceptions. They strike me as sort of NIMBY provisions by companies large enough to afford to install cash and coin slots like grocery self-checkout lanes have and afford the staff to service those devices but apparently just don't want to. It seems a shame to me that those companies aren't willing to be more accommodating to more potential customers.

Please don't let my concerns over some exceptions mislead you, though. As I said, I strongly support efforts to allow people who need or prefer to use cash to do so when buying goods or services. The fact that some providers do it proves that it can be done safely. The sad fact that we have too many people in our state who can't have a bank or credit card proves that it needs to be done.

Thank you for hearing my views. I am happy to answer any questions.

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