

Senator John Eklund  
Chair, Senate Judiciary Committee  
Ohio Senate Building  
1 Capitol Square, 1<sup>st</sup> Floor  
Columbus, Ohio 43215  
*Delivered via email: Elizabeth.Cassell@ohiosenate.gov*



May 11, 2020

The Honorable Senator Eklund,

The OBL is the foremost trade association for Ohio's banking industry – and is Ohio's only organization focused on meeting the needs of *all banks and thrifts* in the Buckeye State. The non-profit association is comprised of 170 FDIC-insured financial institutions including commercial banks, savings banks, and savings and loan associations ranging in size from just over \$13 million in assets to over \$2.5 trillion. For more than 125 years, the OBL has been the voice of the Ohio banking industry, fostering a cooperation that has made it one of the strongest and most reputable financial trade associations in the country.

On behalf of OBL members, I write to you in support of Senate Bill 308. Ohio's banks have been assisting both individuals and businesses around the clock during the COVID-19 Pandemic. Banks continue to work with those customers to help them through this difficult time. For context, many Ohio banks processed more small business loans in a period of weeks than they typically do in years. Some had employees coming in through the night to enter loan information for small business customers into a federal computer system to ensure their loans were processed because of nationwide levels of demand slowing the systems. In short, our member banks have stepped up when asked to be part of the solution.

Now, Ohio's businesses are asking the legislature to do the same for them. It is critical to protect Ohio's banks and businesses that remained open throughout the pandemic against lawsuits related to exposure or contraction of the illness. Banks are considered essential businesses that need, and want, to stay open to ensure people have access to their finances and the financial system.

Banks across the Buckeye State took significant actions to protect both employees and customers throughout this time and continue to do so. Allowing frivolous lawsuits alleging an individual or class of individuals contracted COVID-19 from a particular business to proceed would merely detract from the State's economic recovery when it can least be afforded. This must be avoided and SB 308 helps do just that.

For these reasons, we urge you to support SB 308. Please feel free to contact me if you have any questions regarding our position at [dboyd@ohiobankersleague.com](mailto:dboyd@ohiobankersleague.com) or (614) 340-7608.

Sincerely,

Don Boyd  
State Government Relations Director  
& Legislative Counsel