

## Testimony of Dean Rieck Executive Director of Buckeye Firearms Association Before the House Government Oversight Committee December 9, 2021

Chairman Wilkin, members of the House Government Oversight Committee, I offer this testimony on behalf of Dean Rieck, Executive Director of Buckeye Firearms Association. BFA is civil rights organization that has been defending and advancing the Second Amendment rights of over 4 million gun owners in Ohio for more than 17 years, with a long and proven record of changing laws for the better.

I want to convey our organization's strong support for House Bill 297, the Firearms Industry Nondiscrimination or FIND Act.

Discrimination against firearm businesses and organizations has been going on for many years in the United States. It came to the public's attention in 2013, when The Wall Street Journal exposed an Obama Administration initiative called "Operation Choke Point."

The operation was run out of the U.S. Department of Justice, which encouraged the FDIC to launch investigations into institutions doing business with firearm dealers and other businesses the administration opposed. While the DOJ claimed the operation was about fraud and money laundering, the real goal was to intimidate the financial service sector into choking off loans and financial services and accomplish what legislators could not: bankrupt the firearms industry and other disfavored sectors in the American economy.

Frank Keating of the American Bankers Association is quoted as saying that Operation Choke Point "is asking banks to identify customers" who are "simply doing something government officials don't like. Banks then 'choke off' those customers' access to financial services, shutting down their accounts."

Other critics of this scheme correctly observed that it bypassed due process, allowing the government to pressure the financial industry to cut off banking, capital, credit card processing, and other services without having to show any violation of law. It was a thinly veiled attack on gun sellers, among others, based on ideology rather than the law.

While Operation Choke Point officially ended in 2017 amid multiple criminal and civil lawsuits, the practice continues. Most gun sellers and firearms-related businesses will tell you how difficult it can be to acquire loans or even find a "firearms friendly" credit card processing

service. Popular financial providers, such as PayPal or Stripe, are known for their refusal to work with firearms dealers even when they are violating no law.

Buckeye Firearms Association at one time used Stripe for credit card processing. However, our Stripe account was suddenly deactivated without warning or explanation before a major event. A representative told us we were violating their terms of service as a firearms business. We explained that we are a nonprofit organization and not a firearms dealer, but they informed us their decision was final and there was no appeal.

In other cases, we have been turned away from using services after simply revealing that the name of our organization includes the word "firearms."

This sort of discrimination is widespread and flagrant. It suppresses the growth of legitimate businesses. And it ultimately infringes on a Constitutionally protected right.

Why should Ohio taxpayers support businesses that discriminate and infringe on Constitutional rights? The FIND Act will prohibit a government entity from entering into a contract with a company for goods or services unless that contract has a written verification that the company does not discriminate against firearm trade entities or firearm trade associations.

It does not interfere with a business's decisions on whom to do business with. But it does draw the line at the state of Ohio doing business with businesses that unfairly discriminate against firearms. Similarly, the General Assembly took a stand and refused to do business with entities that participate in the anti-Israel BDS movement. It is BFA's position that the legislature take this same stand in defense of a Constitutional right.