



February 2024

TO: Senate Business, Labor & Technology Committee

RE: SB24-066 Firearms Merchant Category Code

Dear Committee Members,

The American Association of University Women (AAUW) is one of the oldest women's organizations in the country, empowering women since 1881. The mission of AAUW is to advance equity for women and girls through research, education and advocacy.

AAUW has declared that gun violence is a public health crisis, and women are especially vulnerable to domestic violence involving firearms. Gun safety is a complex issue, one which we need to deal with on many different fronts. Accurate recording of firearms sales is one step in the process of building a safer community.

AAUW of Colorado strongly supports SB 066 and requests your AYE vote in committee and throughout the process of becoming a law.

Thank you for your consideration,

A handwritten signature in blue ink that reads "Su Ryden".

Su Ryden
AAUW of Colorado Public Policy Co-Director

16699 E. Kentucky Ave. • Aurora, CO 80017
303.898.5797
su@ryden.com

American Association of University Women--AAUW is a top-rated 501(c)3 charitable organization whose mission is to advance gender equity for women and girls through research, education, and advocacy.

Written testimony on SB24-066

Colorado Senate Business, Labor, & Technology Committee

Feb. 8, 2024

By David B. Kopel

Colorado SB24-066 has no plausible utility in its purported purpose of preventing gun crime before the fact. Instead, the bill’s only utility is in service of gun confiscation. As Mrs. Gabrielle Giffords put it: “No More Guns. Gone.”¹

Background

A merchant category code (MCC) is used by payment networks such as Visa, MasterCard, or American Express, to identify some types of merchants. At present, firearms merchants and payment networks use the “general merchandise” code for their transactions.

Some MCCs are used for businesses that are at high risk of fraudulent transactions—either by an unscrupulous business or by a customer using a stolen credit card. Examples include Betting, Casino, and Gambling; Dating and Escort Services; Bicycle Shops—Sales and Service; and Non-Financial Institutions—Foreign Currency, Travelers Cheques, and Money Orders.²

The following States have banned or discouraged MCCs for stores that sell firearms:

- West Virginia – HB2004, 3/11/2023
- Idaho – HB295, 4/5/2023
- Mississippi – HB1110, 4/13/2023
- North Dakota – HB1487, 4/29/2023
- Florida – SB214, 5/12/2023
- Montana – SB359, 5/19/2023

¹ Philip Elliott, *No More Guns. Gone’: Why Gabby Giffords Isn’t Giving Up*, Time, Apr. 26, 2023, <https://time.com/6274979/gabby-giffords-gun-control/>.

² Host Merchant Services, *Common High-Risk MCC Codes*, <https://www.hostmerchantservices.com/articles/high-risk-mcc-codes/>.

- Texas – HB2837, 6/10/2023

One State has enacted legislation mandating MCCs for stores that sell firearms. California’s AB1587, enacted 9/26/23, goes into effect 5/1/25.

Arguments by proponents

Spurred by an article in the *New York Times*, gun control advocates and gun prohibition advocates point out that some of the firearms used in mass shootings over the past two decades were purchased using credit cards.³

Proponents say that MCC specific to firearms dealers will help track suspicious purchases, so that authorities can intervene. The government will know exactly who is buying firearms and how frequently. Proponents stated in a letter to the U.S. Treasury Department and Department of Justice:

“We believe that implementation of the new MCC code for gun stores could enable financial institutions to identify and report potentially illegal gun sales to law enforcement—helping reduce gun trafficking, straw purchases, and transactions structured to evade the mandatory multiple sale reports required by firearm retailers.”⁴

Proponents point out that the high-risk MCCs in other businesses are used to identify potential criminal offenders. They claim that the same method could be applied to combat mass shootings, violent crime, and arms trafficking.⁵

³ Andrew Ross Sorkin, *How Banks Unwittingly Finance Mass Shooting*, The New York Times, Dec. 24, 2018, <https://www.nytimes.com/interactive/2018/12/24/business/dealbook/mass-shootings-credit-cards.html>

⁴ *Letter to Treasury and DOJ on MCC Code for Gun and Ammunition Stores*, Mar.15, 2023, [https://www.menendez.senate.gov/imo/media/doc/letter to treasury and doj on mcc code for gun and ammunition stores.pdf](https://www.menendez.senate.gov/imo/media/doc/letter%20to%20treasury%20and%20doj%20on%20mcc%20code%20for%20gun%20and%20ammunition%20stores.pdf)

⁵ Press Release, CA District 19 Assemblymember Phil Ting, *Governor Signs Ting Bill That Helps Flag Suspicious Gun & Ammunition Sales In CA*, Sept. 26, 2023, <https://a19.asmdc.org/press-releases/20230926-governor-signs-ting-bill-helps-flag-suspicious-gun-ammunition-sales-ca>

The theory is that banks already have legal obligations to report to the government possible criminal activity by their customers. If there were a separate MCC for firearms stores, then banks would have an obligation to report to the government consumer transactions with those stores.

Analysis

Specific MCCs have been used for certain anti-crime purposes, but these purposes have nothing to do with gun stores. Before a firearms sale takes place, a store must first examine a government-issued picture identification card, and the would-be buyer must fill out a detailed four-page Federal Form 4473, answering dozens of questions. This is one reason why the use of stolen credit cards at gun stores has never been claimed to be a significant problem.

Some merchants may engage in crimes such as money laundering or receipt of stolen property. Again, no one has claimed that there is such a widespread problem of gun stores doing so.

The assertion that flagging large transactions at sporting goods stores or at specialty firearms dealers will identify incipient mass shooters is implausible. MCCs cannot determine what exactly is being bought in a transaction, because the payment networks do not know the product-level data of the transactions.⁶ A consumer may buy a firearm, a safe, or a T-shirt from a firearms dealer.

Consider stores such as Cabela's or Sportsman's Warehouse, which sell a wide variety of expensive merchandise, including firearms. If they are forced to use a firearms MCC, a customer could be flagged for buying a \$15,000 boat or ATV, a \$3,000 high-end hunting rifle, or \$2000 worth of clothing and camping gear. It is quite common for a lawful, peaceable individuals to spend several thousand dollars in a single transaction involving one or two firearms, associated gear such as holsters, slings, scopes, and cleaning equipment, plus a good supply for ammunition for months or years of practice.

Competitive shooters practice frequently, especially the most successful ones. They can easily use thousands of rounds of ammunition per month.

⁶ Visa, *Protecting Legal Commerce*, Sept. 13, 2022, <https://usa.visa.com/visa-everywhere/blog/bdp/2022/09/13/protecting-legal-commerce-1663103155809.html>

The notion that any purchase above a given amount from a firearms store is an indication of criminal activity has no empirical support. Involving law enforcement in following up on these transactions would be an enormous waste of resources, following up on a huge number of false positives.

As for persons intent on crime, any trigger amount of minimum purchases would be easy to evade. A criminal could buy a lower quality-rifle, a handgun, and lots of ammunition for under \$750. Or an incipient criminal could simply avoid any MCC altogether by paying by cash or check, or by making smaller separate purchases over a period of time.

Although not plausibly valuable for crime prevention, the proposed MCC bill *would* be a handy tool for the ultimate objectives of the gun confiscation lobbies. In their dream world of house-to-house confiscation, the customer lists from sporting goods stores would identify the first persons to target.

Of course, such confiscation would not be possible under current legal doctrine, but the confiscation lobbies and their political allies are also strong advocates of packing the Supreme Court to nullify the right to arms. With the right election results, the Court-packing could be accomplished in the next session of Congress, or soon thereafter.

We have already seen how authoritarian government officials misuse MCCs against civil rights. In the January 6, 2021, attack on the U.S. Capitol, none of the perpetrators carried firearms. And of course, the two thousand people who entered the Capitol on January 6 were a minuscule fraction of the many tens of millions of people who hold conservative political, cultural, or religious views, or who voted for Donald Trump.

Yet after the January 6 crimes, the Department of the Treasury's Financial Crimes Enforcement Network (FinCEN) distributed materials to financial institutions outlining MCCs and key search words used in identifying "red flags" to report to the federal government. These MCCs included codes for small arms, sporting and recreational goods and supplies, and religious texts (including the Bible). The key words included things like "Trump", "MAGA", "Cabela's", and "Dick's Sporting Goods."

Ohio Rep. Jim Jordan, who obtained this information from the FBI and FinCEN, stated:

“Despite these transactions having no apparent criminal nexus — and, in fact, relate to Americans exercising their Second Amendment rights — FinCEN seems to have adopted a characterization of these Americans as potential threat actors... This kind of pervasive financial surveillance, carried out in coordination with and at the request of federal law enforcement, into Americans’ private transactions is alarming and raises serious doubts about FinCEN’s respect for fundamental civil liberties.”⁷

Using financial institutions to track spending habits and peer into the financial privacy of US citizens sets a dangerous precedent. If the financial industry can be weaponized to track citizens, especially those who may be deemed a threat based on what they are buying and where they are spending, other industries may be pushed to assume similar surveillance roles on the population as well.

A common conceit of legislators is imagining that the government will always be under the control of people who think like them. Yet as shown by the history of every State in the Union, partisan control that seems impregnable at a given time never persists. Eventually, the shoe always ends up on the other foot.

If SB24-066 is enacted, there should be no doubt that its policy of weaponization of credit card laws against persons who exercise Second Amendment rights will one day be weaponized against the favored groups of some of the bill’s proponents, including anti-police protesters, Marxists, unlawful aliens, and the various organizations and their donors that support both such types of persons.

⁷ House of Representatives Judiciary Committee Press Release, *Federal Government Flagged Transactions Using Terms like "MAGA" and "TRUMP" for Financial Institutions*, Jan. 17, 2024, <https://judiciary.house.gov/media/press-releases/federal-government-flagged-transactions-using-terms-maga-and-trump-financial>



COUNTY OF ELBERT

PO Box 7, 215 Comanche St, Kiowa, CO, 80117, 303-621-3613
Chris Richardson, Commissioner District 1 (Chairman)
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February 8, 2024

Dear Chairman and Committee Members,

I am writing to express my strong opposition to Senate Bill 24-066, which seeks to establish a backdoor gun and accessory registration system in Colorado via tracking of discrete credit card purchases. As a concerned citizen and local government official, I firmly believe that this bill poses significant threats to privacy, individual freedoms, and the Second Amendment rights of law-abiding citizens. I ask you vote to postpone this bill indefinitely.

The proposed legislation, under the guise of promoting safety and preventing crime, would mandate financial tracking of firearms and accessories, allowing creation of a de facto gun registry. This bill not only violates the privacy of gun owners but also undermines their constitutional rights by subjecting them to unwarranted surveillance and government overreach.

Furthermore, collection of this data sets a dangerous precedent that could pave the way for future infringement on other fundamental rights. History has shown us that registries can be abused by authorities to target specific groups or individuals, eroding trust in law enforcement and the government as a whole.

Moreover, SB 24-066 fails to address the root causes of gun violence and crime in our communities. Is there data that supports the idea that criminals purchase firearms via credit card transactions? Instead of focusing on ineffective measures such as collecting data on legal purchases made by law abiding citizens, our efforts should be directed towards implementing evidence-based solutions that address mental health issues, improve access to education and economic opportunities, and strengthen our criminal justice system.

Criminals, by definition, do not abide by laws, and they will certainly avoid obtaining weapons via means that would allow their purchases to be tracked, rendering the entire system ineffective in preventing crime. Worse than being ineffective in combating crime, this bill places an additional administrative burden on entirely legal and already highly regulated businesses and adds the risks of significant fines and criminal prosecution for no apparent benefit.

As your constituent and a local government official charged with the protection of my constituent's individual rights, I urge you to stand against SB 24-066 and any other legislation that threatens our constitutional rights and freedoms. Instead, I implore you to focus on solutions that promote safety, uphold individual liberties, and respect the principles enshrined in the United States Constitution.

Thank you for considering my views on this important matter. I trust that you will represent the best interests of our people and uphold the values that make our country great.

Respectfully,

A handwritten signature in blue ink, appearing to read 'Chris Richardson', is written over a horizontal line.

Chris Richardson
Commissioner (Chairman)
Elbert County, Board of
County Commissioners

NATIONAL RIFLE ASSOCIATION OF AMERICA

INSTITUTE FOR LEGISLATIVE ACTION

11250 WAPLES MILL ROAD FAIRFAX,

VIRGINIA 22030



NRA

February 8, 2024

Senate Business, Labor, and Technology Committee
200 E Colfax Avenue
Denver, CO 80203

Dear Chair Danielson:

I am writing to you regarding HB24-066 and the National Rifle Association's (NRA) position on this piece of legislation. HB24-066 would require the use of merchant category codes by payment processors to identify firearm, firearm accessories, and ammunition purchases.

In the Fall of 2022, the International Organization for Standardization (ISO) approved a Merchant Category Code (MCC) for firearm retailers. MCCs are used by payment processors (like Visa and Mastercard) and other financial services companies to categorize transactions. MCCs enable payment processors and banks to identify, monitor, and collect data on certain types of transactions. Before the ISO decision, firearm retailers fell under the MCC for sporting goods stores or miscellaneous retail.

The ISO's Registration and Maintenance Management Group (RMMG) considers applications for new MCC codes. At the behest of gun control advocates, Amalgamated Bank applied to the RMMG to create an MCC for firearm retailers.

On September 9, Visa wrote a letter to anti-gun members of Congress that had advocated for the firearm retailer MCC code in which the payment processing giant opposed using the ISO for this political purpose. Visa explained,

We believe that the Visa payment system is for everyone, and we strive to make our services available to all people in all places, for uses consistent with local and national laws. If a transaction is legal, Visa's policy is to remain neutral and process the transaction. We believe that asking payment networks to serve as a moral authority by deciding which legal goods can or cannot be purchased sets a dangerous precedent. We understood Amalgamated Bank's request to be justified, at least in part, by an interest in blocking transactions that would fall under such a new category, and Visa's rules expressly prohibit blocking of legal transactions under an MCC.

Moreover, Visa noted that it was their belief that Amalgamated Bank's petition to ISO for a firearm retailer MCC could not be reviewed by the RMMG at the time, because it was previously rejected.

However, communications involving the ISO reveal that when the RMMG was unable to reach a decision on Amalgamated Bank's application, the petition was advanced to a higher decision-making body within the ISO. This body quickly approved the new MCC.

Following the ISO adopting the firearm retailer MCC, market-leading payment processors Visa, Mastercard, and American Express announced that they would implement the new code.

After adopting the new code, Visa reiterated its opposition to using its payment network to enact a political agenda. In a September 13 statement the company noted,

We do not believe private companies should serve as moral arbiters. Asking private companies to decide what legal products or services can or cannot be bought and from what store sets a dangerous precedent. Further, it would be an invasion of consumers' privacy for banks and payment networks to know each of our most personal purchasing habits. Visa is firmly against this.

However, the industry-leading payment processor also stated that it would be moving forward with adopting the new firearm retailer surveillance MCC.

As for Amalgamated Bank, the "bank" is as much a left-wing political project as it is a financial institution. The outfit's website declares that they are "proud to support candidates, political parties, political action committees, and political organizations as they seek to build power for progressive change."

Further, the "bank" touts its support for the criminalization of private firearm transfers, gun confiscation orders, and other portions of Everytown for Gun Safety's gun control agenda.

Backers of the firearm retailer MCC have made clear that their goal is to use the code to enact further gun control through a public-private partnership.

Amalgamated Bank has noted that they intend to create a software algorithm that will use the MCC "to report suspicious activity and illegal gun sales to authorities." The contours of what would be deemed "suspicious activity" have not been articulated. As those purchasing firearms from retail establishments already undergo an FBI National Instant Criminal Background Check System (NICS) check, such "suspicious activity" would be aimed at otherwise lawful gun sales.

Describing how the gun control scheme would interface with the federal government, the New York Times explained, "Banks could then either allow [the flagged] transactions, or block them and file suspicious activity reports with the Treasury Department's Financial Crimes

Enforcement Network, which would ideally also create a system to quickly forward that information to local law enforcement and the F.B.I.”

Collecting firearm retailer financial transaction data amounts to surveillance and registration of law-abiding gun owners. Those promoting this scheme are in favor of firearm and gun owner registrations. Therefore, it should be assumed that the goal of this program is to share all collected firearm retailer MCC data with government authorities and potentially private third parties that may include gun control organizations and anti-gun researchers.

For these reasons, and several others, the NRA strongly opposes the passage of HB24-066.

Sincerely,

A handwritten signature in cursive script that reads "Travis L. Couture-Lovelady". The signature is written in black ink and has a fluid, connected style.

Travis Couture-Lovelady
State Director – Colorado
NRA-ILA

Senate Business, Labor, & Technology

02/08/2024 Upon Adjournment

SB24-066 Firearms Merchant Category Code

Typed Text of Testimony Submitted

Name, Position, Representing	Typed Text of Testimony
Ryan Staude Against themselves	I am writing in complete opposition to this bill. This is an obvious effort to subvert the 2nd amendment of the US Constitution by establishing an illegal back door gun registry. It violates the privacy of citizens of the state of Colorado. The bill serves to further embolden those in power who wish to misuse information in order to further the disarming of law abiding citizens of Colorado. It's high time that Denver politicians realize that just because they want to be helpless, and with out the rights of a citizen of the United States, that they can't continue to try to force those ideals on the rest of the state under threat of state sponsored violence. This bill will not affect criminals. This bills will not combat crime. This bill only puts law abiding citizens of the state of Colorado further into a corner where simply living as a free person and owning the tools to defend oneself and family is criminalized. Stop this madness. Vote NO on this ridiculous and overreaching bill.
Michael Singleton Against themselves	Good Afternoon, I would like to submit testimony against SB24-066. According to CRS 29-11.7-102: Firearms database - prohibited (1) A local government, including a law enforcement agency, shall not maintain a list or other form of record or database of: (a) Persons who purchase or exchange firearms or who leave firearms for repair or sale on consignment; (b) Persons who transfer firearms, unless the persons are federally licensed firearms dealers; (c) The descriptions, including serial numbers, of firearms purchased, transferred, exchanged, or left for repair or sale on consignment.

	<p>Creating a specific merchant code for firearms transactions accessible to local government or law enforcement for the sole purpose of tracking firearms sales directly conflicts with this resolution. Firearms retailers are already required by law to keep record of sales and are audited by the bureau of alcohol, tobacco, and firearms in which retailers risk losing their license and livelihood if they fail to follow protocol. There is no reason to put further onus on them for what is neither approved by federal or state law by creating a registry through tracking legal purchases.</p> <p>A defacto database of firearm or firearm related purchases also has the potential of putting the safety of those who own firearms at risk as witnessed by the California data breach in which the names and addresses of over 190,000 firearm owners were posted online and that information was accessed thousands of times. That essentially painted a target on owners backs for firearm theft. There is no way to guarantee a database such as this would not be compromised and the personal information of firearm purchasers would remain private.</p> <p>Thank you for your time.</p>
<p>Mark Kaiser Against themselves</p>	<p>Senate Bill 24-066 will do nothing to stop illegal gun sales</p> <p>Criminals read laws only to figure out how to get around them. They don't obey laws as a legal, law abiding gun owner does. This law is useless as criminals don't buy guns from a legal and legitimate retailer. This proposal is little more than a gun registration scheme to eventually ensure that only criminals have guns.</p> <p>Mark Kaiser Registered Volunteer Lobbyist 7035 Zenobia Street Westminster, Co 80030 3035980630</p>
<p>Cory Gaines Against themselves</p>	<p>An open email to the sponsors of SB24-066 (Firearms Merchant Category Code) and the Senate Business, Labor, and Technology Committee</p>

	<p>My name is Cory Gaines. I am a resident of Logan County writing on behalf of myself.</p> <p>I hope to testify remotely in opposition to this bill, but I am going to send this open email to you all (in addition to posting this written testimony to the record) in case my teaching schedule doesn't allow my attendance at the hearing. If I am not able to make it and anyone in receipt of this email who would like to have part or all read into the record, please feel free without asking my permission.</p> <p>I have serious concerns with regard to this bill and mostly they center around the question: what is the purpose of this bill?</p> <p>I mean that both in the sense of "how will this improve our safety?" and also in the sense of genuinely wondering what the sponsors hope to get from its passage.</p> <p>When I read the bill, I find no legislative declaration, but yet the short title of the bill is given as the Jessi Redfield Ghawi's Act For Gun Violence Victims' Access to Justice and Firearms Industry Accountability. I then turn and ask myself in what way does this bill foster access to justice or some notion of "Firearms Industry Accountability".</p> <p>About the only thing I can come up with by way of an answer is further down in the bill itself. Reading the sections between line 7 of page 6 and line 3 of page 7, I think I understand the second half of that short title.</p> <p>You see what this seemingly innocuous bill does is open up firearms manufacturers and/or sellers to an expanded notion of civil liability for the actions of others by adding a hoop that, if missed, would open them up to suit. A hoop that any reasonable person would say has nothing whatsoever with an individual using a gun for violence.</p> <p>I also am worried about how much authority is vested here in the office of our current AG, Phil Weiser. Mr. Weiser has shown himself to hold some rather extreme values with regard to gun control and I'm afraid your opening the door to him exercising this kind of authority</p>
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	<p>and power will be more temptation to involve himself than he could resist.</p> <p>I don't read minds and thus won't speculate as to anyone's ultimate motives here, but I can read policy and this is bad policy. I urge you to vote no.</p> <p>Cory</p>
<p>Drake Hammond Against themselves</p>	<p>I am historically a left leaning individual, but democrats continue to put there necks out for banks instead of the people. Coding firearms and ammunition purchases is a slippery slope towards infringing on our individual rights of commerce and defense.</p>
<p>Angela Many Against themselves</p>	<p>(There is no 'Mrs.' in the title box above. I resent that. I am not a Ms. or a Mx, whatever the heck that is. Please add Mrs. to that menu.)</p> <p>I am against SB24-066. As I understand this bill, it would require retail outlets to enter a specific code for firearms, ammo, and related sales. This is extra bookwork for several entities, plus it is none of the government's business what I buy, whether it is firearm related or not. Please stop trying to regulate every part of every person's life.</p> <p>PLEASE VOTE AGAINST THIS BILL.</p>
<p>Russell Dare Against themselves</p>	<p>I am writing to express my concerns about the proposed implementation of merchant codes for firearms. I fear that this measure will inadvertently burden law-abiding citizens and local businesses without effectively addressing the root causes of gun violence.</p> <p>Implementing merchant codes could create unnecessary bureaucratic hurdles for law-abiding citizens, potentially leading to delays and increased costs without improving public safety. Moreover, it may disproportionately impact small businesses and local firearm dealers, limiting consumer choices and potentially concentrating firearm sales in larger establishments.</p> <p>Merchant codes specifically is a disinformation factory where hundreds of thousands of non firearms purchases will be improperly</p>

	<p>categorized. If someone buys a boat from Bass Pro Shops it would be classified as "firearms" because the merchant is a firearms dealer.</p> <p>This proposed legislation is simply a means for out of state special interest groups to use to trick their supporters into donating more money to them. There is an never has been a positive gain from this proposal.</p> <p>Rather than focusing on measures that may adversely affect legal gun owners and small enterprises, I urge you to consider alternative approaches that address the root causes of gun violence. Like emphasizing mental health resources and promoting responsible firearm education which are essential components of a comprehensive and balanced strategy.</p> <p>Thank you for your attention to these concerns, and I trust that you will carefully consider the potential implications of implementing merchant codes for firearms.</p>
<p>Grant Jerry Against themselves</p>	<p>I urge you to vote no on HB 24-066. The Colorado General Assembly passed significant firearms control legislation during the last session. I would direct the Colorado legislators to focus on assessing the effectiveness of the current firearms regulations. HB 24-066 does absolutely nothing to curb firearm violence or make Colorado residents safer. It merely changes a merchant code for legal firearm purchases. It is a textbook example of a solution looking for a problem. The only logical explanation for this bill is a misplaced attempt to expose legal firearm owners to increased attacks from powerful anti-gun organizations. Colorado residents who legally purchase firearms already got through the FBI's National Instant Criminal Background Check System (NICS), where significant information is gathered. Please vote no on HB 24-066 and focus your efforts on legislation that could actually make Colorado residents safer.</p>
<p>John Langley Against themselves</p>	<p>I am opposed to this bill. The only purpose is to identify, target, and persecute law abiding citizens who want to obtain the tools necessary to defend themselves and their families. This bill would give the state government the information to illegally confiscate firearms from law abiding citizens.</p> <p>Section 3 of the Colorado constitution Bill of Rights, Inalienable rights. says "All persons have certain natural, essential and inalienable</p>

	<p>rights, among which may be reckoned the right of enjoying and defending their lives and liberties; of acquiring, possessing and protecting property; and of seeking and obtaining their safety and happiness."</p> <p>Section 13 - Right to bear arms. "The right of no person to keep and bear arms in defense of his home, person and property, or in aid of the civil power when thereto legally summoned, shall be called in question; but nothing herein contained shall be construed to justify the practice of carrying concealed weapons."</p> <p>This bill would restrict or eliminate the right for citizens to defend themselves and their families, guaranteed by the state constitution.</p> <p>I oppose this bill.</p>
<p>Michael Quinlan Against themselves</p>	<p>If the federal government; by law, is not allowed to maintain a registry of who is buying a firearm, why is the state government trying to create a registry as well? In the end, that is what this bill is: A registry. Period. If I; a citizen of the state and country and a Veteran of the U.S. Armed Forces, is able to pass the necessary though questionable background checks, then it is none of the bank's business what I spend my money on nor is it the government's business to know what I spend my money on. Maybe the state should look inwards at what it is spending my and other taxpayer's money on instead of sticking it's nose into the business of law abiding citizens. Thank you.</p>
<p>Dave Jensen Against themselves</p>	<p>I am submitting testimony in opposition to SB24-066.</p> <p>The author(s) of this proposed legislation are underhandly designing a process to monitor the legal purchases of firearms and ammunition.</p> <p>As a consumer, I have significant concerns regarding the potential for government overreach. The Patriot Act was a wolf in sheep's clothing and this bill sounds just like that one did. Additionally, tracking information might be misused or lead to unintended consequences, such as potential breaches of sensitive information.</p> <p>I'm not a retailer but I feel additional regulations or requirements are an unnecessary strain on them ... especially smaller ones. The</p>

	<p>potential costs and administrative burdens they would face will impact their ability to thrive and such costs would undoubtedly be passed to the consumer.</p> <p>This tracking measure is politically motivated to limit Second Amendment rights and infringes upon individual freedoms. It's an end-around attempt to increase gun control impacting law-abiding citizens who exercise their right to bear arms responsibly.</p>
<p>Rionda Osman For League of Women Voters of Colorado Legislative Action Committee</p>	<p>Senate Business, Labor, and Technology Committee Colorado General Assembly RE: SB24-066 – Firearms Merchant Category Code</p> <p>Dear Members of the Senate Business, Labor, and Technology Committee:</p> <p>My name is Rionda Osman, and I am the head of the Task Force on Gun Violence Prevention of the League of Women Voters of Colorado. The League is a nonpartisan organization that encourages informed and active participation in government and influences public policy through education and advocacy. I submit this letter as testimony in support of SB24-066 – Firearms Merchant Category Code on behalf of our state league’s Legislative Action Committee.</p> <p>Purchases we make by credit card are categorized in financial records according to Merchant Category Codes. This bill will require credit card companies to assign codes to firearm sellers. Banks monitor and routinely review currency, amounts spent, categories, or merchant names to prevent fraudulent credit card activity. They flag suspicious activity related to money laundering, international terrorism, and human trafficking. These codes will allow law enforcement to identify and track illegal gun traffickers.</p> <p>Credit card companies have used merchant codes since 2004, but early codes were generalized, with firearm store sales listed as general merchandise or sporting goods. The International Standards Organization, which manages the codes, has now defined codes for merchants who sell predominantly firearms and ammunition.</p>

	<p>These codes only identify merchants, not merchandise. It is a smaller step than I would like to see toward tracking gun and ammo sales. But, it does give tools to financial institutions to flag anomalies in purchasing patterns and to law enforcement to track illegal behavior.</p> <p>I urge you to support SB24-066 – Firearms Merchant Category Code</p> <p>Sincerely, Rionda Osman Task Force on Gun Violence Prevention League of Women Voters of Colorado</p>
<p>Donald Cage Against himself</p>	<p>I am writing to voice my opinion against SB 24-066 which seeks to require merchants who deal in firearms and related equipment to use a specific Merchant Category Code to identify those purchases and thereby the personal identification of the purchasers of such equipment to government officials. This is simply a back-door method of creating a gun registration which is in flagrant violation of Federal law, and historically always the first step to gun confiscation.</p> <p>This bill is an obvious attack on law abiding citizen’s privacy, and subversively against their constitutional rights. I can think of no other reason to identify and disclose such information other than intimidation and suppression of rights and to begin a gun registration list. No data has been presented showing statistics on how many criminals buy guns or ammunition using credit cards, and no explanation has been given on the reasons behind, or the supposed benefits of such a law. It’s simply harassment and tracking of the 32% of Americans that are legal gun owners.</p> <p>Shall we also require such a merchant code for those using their credit cards to donate to the Democrat party or to the Republican party, or to purchase protest signs, or Bibles, or American flags? This is a very bad path to start down.</p>
<p>Sean O'brien Against himself</p>	<p>I would like to address this Committee regarding Firearms Merchant Category Code proposed law.</p> <p>To begin, I continue to have to submit the same message every time WE THE PEOPLE of Colorado have to fight to defend a GOD GIVEN Constitutional Right that is give the WE THE PEOPLE by Nature’s GOD</p>

	<p>and not any Established Governments. We all know that the goal of the Progressive Left is to eliminate any Private Firearms Ownership by whatever means necessary. Senator Sullivan seems to be a politician for one reason and one reason only which is to abolish our 2nd Amendment her in Colorado. This proposal along with just about every other one this and previous Progressive Colorado state Legislatures have enacted are Unconstitutional.</p> <p>Secondly, with the Supreme Court Rulings of Bruen, Heller, and McDonald have basically made the vast majority of infringements on the Right to Keep and Bear Arms, unconstitutional. Here we are year after year since 2013 having to fight the Colorado Political Machine to protect our Rights given to us by GOD, and not any Government Establishment. Every round of Gun Laws passed by any Establishment is deemed to be the end all be all to the public, but anyone who is observant knows that this is game of little infringements at a time. These proposed laws are designed to turn law-abiding gun owners and advocates like me into criminals, and these laws do very little to impact public safety.</p> <p>Thirdly, I am not alone. There are more law abiding Firearms Owners in Colorado who have NEVER harmed anyone with their legally purchased and owned firearms than there are criminals. Logic would tell us that it would be more effective to pursue deterring unlawful/criminal acts perpetrated than to use a blanket statement similar to, we are going to make the lives of law abiding gun owners so uncomfortable, expensive, and hold potentials for prison and fines for simply legally purchasing and owning firearms by those who are not criminals. Can't you use your platform to actually do good things to improve the lives of all Coloradans than to claim the false message of "Public Safety" and "Common Good?" History tells us that these are sentiments of all Communist Governments.</p> <p>To conclude, I stand in complete opposition for your deceptive message of "Public Safety" by punishing law abiding Colorado Citizens who lawfully own firearms. Please abandon this and all your other extreme wishes for Disarming those who are not the issue.</p>
<p>Carol Callicotte-Belmon For themselves</p>	<p>Hello to the committee and thank you for the opportunity to testify via written testimony. I urge you all to support this bill. Gun violence is the leading cause of death for children in this country, and deaths by gun across the lifespan of our population is shamefully high. Every industry has a role to play in working toward reducing our gun deaths, and that includes the financial industry. Tracking buying patterns to identify potential crimes - with the possibility of preventing them - is a longstanding practice in every area except gun</p>

	<p>and ammunition sales. This is just one more area where the gun industry enjoys special immunity, to the detriment of us all. Merchant codes have been implemented internationally; only in the US are there objections to this no-brainer policy. The opposition to this bill opposes everything - they proudly claim to be "no-compromise." This is no way to approach the serious epidemic of gun violence that is unique to our great country. Please, pass this bill, and help us to combat gun violence in our state.</p>
<p>Keith Emerson Against themselves</p>	<p>Please kill this bill. It will do nothing except give Colorado Attorney General Phil Weiser more political attention.</p> <p>No reason for this bill is given in the bill's introduction. The only clue is the statement to call it the "Jessi Redfield Ghawi's Act for Gun Violence Victims' Access to Justice and Firearm Industry Accountability". This bill furthers neither justice or accountability nor would it have made any difference in Ms Ghawi's murder.</p> <p>Merchant category codes are determined by credit card processors and other institutions. Cabela's and most merchants, for example, have a single code that translates to "General Merchandise and Supplies". Even were a "gun store code" for firearm related supplies to be separated out by an MCC code there is nothing that indicates exactly what was purchased in the financial transaction. Thus any data related to an MCC code is indistinguishable between a hobbyist and someone who, as in the case of Ms Ghawi, may become a mass murderer. Yes, even hobbyists purchase ammunition 1,000 rounds in a box.</p> <p>Development of this code was pushed by the activist Amalgamated Bank. Visa, Mastercard and Discover have paused any plans to implement the code. Twenty-five state attorneys general have written a letter warning financial institutions against pursuing the new code. At least five states have introduced legislation to prevent the use of the code. Why would Colorado feel a need to get into the business of suing financial institutions over the codes they use in financial transactions? Even if the State of Colorado feels that there is a need, implementation of this concept is a national issue, not a Colorado one.</p> <p>The end goal of gun-control advocates may be to have this code be a first step down the road to having higher transaction costs on gun store credit card purchases. It may also be a Phil Weiser full</p>

	<p>employment scheme. It certainly has nothing to do with mass murders. Please vote against this bill.</p>
<p>Kenny Higenbotham Against themselves</p>	<p>Absolutely horrible bill that will eventually get stuck down by the US Supreme Court. How is this really going to stop crime. Colorado spends more time trying to catch good people with guns than the criminals.</p>
<p>Robert Edmiston Against The Firearms Coalition of Colorado</p>	<p>Testimony in opposition to: SB24-066</p> <p>Thank you, Chair and Committee.</p> <p>My name is Robert Edmiston. I am with the Firearms Coalition of Colorado, an NRA-affiliated, all-volunteer, grassroots organization dedicated to the protection of individual rights and public safety. I am a former U.S. Army officer and vocational rehabilitation counselor. I have a master’s degree in psychology, counseling, and guidance.</p> <p>I am writing in opposition to the measure under consideration. As we understand the bill, it requires credit card transactions involving merchants who sell firearms, firearms accessories, and ammunition to be tagged with a unique code that can be used to identify anyone who makes a purchase from those merchants.</p> <p>We believe this measure will have no effect on so-called “gun-violence.” The bill could be misused by rogue government employees to establish an “enemies list” of people who have made credit card purchases from tagged businesses.</p> <p>We believe the bill to be even more subject to abuse, because the codes would seem to track individuals who shopped at an affected store or on-line entity using a card, even if their purchases were not gun related. The bill would appear to have a chilling effect on credit and debit card purchases from identified merchants and discourage those merchants from doing any business in firearms, ammunition, and accessories. Similar legislation has been rejected at the federal level and numerous state attorney generals have weighed in against the concept.</p>

	<p>We urge a "No" vote by members of the committee.</p> <p>Thank you for your consideration,</p> <p>Robert Edmiston Volunteer The Firearms Coalition of Colorado PO Box 1454, Englewood, CO 80150-1454</p>
<p>Joy Davidson Against herself</p>	<p>Thank you for your time in hearing my thoughts.</p> <p>I am totally against SB24-066, Firearm Merchant Category Code. What this bill and other bills that politicize gun ownership and related activities do is try to criminalize responsible gun owners as well as anything pertaining to gun ownership. I am not the problem. I have chosen to responsibly purchase a gun / ammunition for self-defense as well as to defend others as I participate in my church security team.</p> <p>Even if you yourself do not want to own a gun, that does not make it right to try to control me by making it difficult to enjoy an activity I enjoy. People try to tell us that this nonsense is going to make people safer. If that were true, we would have been safer a long time ago with all of the gun control bills that have been passed.</p> <p>Make us safer by holding the REAL criminals accountable for their crimes, if you have the guts!</p>
<p>Kristen Molsness For herself</p>	<p>My name is Kristen Molsness and I'm a parent in Lakewood, CO. I'm in favor of this bill and categorizing firearm purchases in its own category. More needs to be done in our state to prevent gun violence and this is just one piece in saving more lives. It allows for more transparency, and for collecting valuable data for law enforcement. This is common sense and important for our community. Thank you for your consideration.</p>

Dear Committee,

I am submitting comment on SB24-066, Oppose this proposed legislation. This Bill is an extreme overreach of the 4th Amendment of the United States Constitution along with the 2nd Amendment. This Bill would also Create a gun registry which is already illegal under Federal Law & State Law. If somebody wants to purchase a tent, camping gear & a rifle to hunt in the wonderful outdoors of Colorado their purchase would be flagged with this code and since the Banks & Card Companies don't look into the shopping cart, they would assume the worst by looking at the final dollar value most of which didn't include firearms or accessories. The worst-case scenario you send law enforcement you plan to fund with wasteful spending on SB24-003 (which I oppose as well) to investigate a hunter going camping who has not broken a single law (which is also nobody's business what they purchase, especially if it is a recognized constitutional right). This creates a registration that will only be used to abuse law abiding citizens, this will be fought in the courts locally and on a bigger scale in our Country. This will only waste the time & money of Colorado taxpayers if this unconstitutional law moves forward. Oppose SB24-066.

Regards,

Benjamin, O'Loughlin