

SENATE BILL 24-066 MERCHANT CATEGORY CODE TESTIMONY

House Business Affairs & Labor Committee March 27, 2024

KEITH EMERSON 7840 E Bethany Pl, Denver, CO 80231

Please kill this bill. It will do nothing except to check a box for “Everytown for Gun Safety” (Everytown), an organization that happens to have donated \$1,000,000 to help elect one of the bill’s sponsors.¹

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 and not a Colorado one.

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 and likely not even the lawsuit that the Brady Center to Prevent Gun Violence encouraged her parents to file. Besides, the lawsuit would now already be legal under SB23-168, “Concerning Gun Violence Victims’ Access to the Judicial System”, passed last year

As stated in a September 12, 2022 press release from Everytown², “A gun store code is one piece of data needed for banks to identify transactions that may be related to mass shootings or gun-related domestic terrorism. This data would help banks and financial institutions report suspicious gun purchasing activity to law enforcement, consistent with their existing obligations to report suspicious activity related to terrorism financing and other illicit activities.” So I looked up how suspicious activity is determined in terrorism financing.³ The rules for flagging truly don’t apply to the MCC and someone buying a firearm (an activity already run through the FBI and CBI databases on the individual). Nowhere have I heard explained how using a merchant category code would accomplish this goal.

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

¹ <https://www.everytown.org/press/state-representative-tom-sullivan-everytown-supported-gun-sense-candidate-wins-in-colorado/>

² <https://www.everytown.org/press/win-for-gun-safety-major-credit-card-companies-adopt-new-merchant-category-codes-for-gun-sales-everytown-statement/>

³ <https://sanctionscanner.com/blog/what-do-banks-do-when-they-encounter-a-suspicious-activity-422#:~:text=This%20helps%20to%20prevent%20financial,report%20suspicious%20activity%20to%20FinCEN.>

an MCC code is indistinguishable between a hobbyist and someone who may at some time in the future become a mass murderer.

Yes, even hobbyists purchase ammunition 1,000 rounds in a box. Let's look at an example or two and compare them to normal behavior. At the Columbine High School massacre 188 shots were fired, including the shootout with police (who fired 141 themselves).⁴ The murderer at the Aurora theater pulled the trigger 76 times.⁵

Normal behavior? A single round of sporting clays with a shotgun uses 100 rounds. A lunch hour class with various drills for pistols can use up to 150 rounds. It's easy to see why a firearm owner might buy ammunition 1,000 rounds at a time. An enthusiast might even make a firearm or large ammunition purchase to, say, beat the implementation of an 11% excise tax by the state they live in. Normal behavior is indistinguishable on a merchant category code level from that of a potential mass murderer and will not be able to be used to identify such individuals.

One other specific item deals with 6-27-105 (4) on page 7, lines 5 through 10. There it appears that if harm is done by someone that the firearm industry member should have known might do it, "the firearm industry member's violation is presumed to be the proximate cause of the harm suffered by the plaintiff." As noted earlier in this testimony there is no way a purchase can be flagged by the industry member or merchant code as particularly unusual. This presumption shifts the burden of proof onto a likely innocent party who will have to spend a lot of money for lawyers. Maybe legitimizing "lawfare" is the heart of this bill?

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 be revenge for Jessica's parents who had been encouraged to file a lawsuit by anti-gun groups. It may be just to annoy firearm merchants. It may be a box for Everytown to check off. It certainly has nothing to do with mass murderers and will have no effect on such people's behavior. Nor does Colorado have any good reason to pass this legislation. Please kill this bill today.

⁴ https://en.wikipedia.org/wiki/Columbine_High_School_massacre

⁵ https://en.wikipedia.org/wiki/2012_Aurora_theater_shooting



March 2024

TO: House 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. More than 700 community leaders are members of AAUW branches throughout Colorado.

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 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 YES vote in committee and throughout the process of becoming 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

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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.



Testimony of Liddy Ballard, State Policy Manager, Brady
Support for SB24-066
Before the Colorado House Business Affairs & Labor Committee

Chair Amabile, Vice Chair Ricks, and distinguished members of the House Business Affairs & Labor Committee,

Founded in 1974, Brady works across Congress, courts, and communities, uniting gun owners and non-gun owners alike, to take action, not sides, and end America's gun violence epidemic. Our organization today carries the name of Jim Brady, who was shot and severely injured in the assassination attempt on President Ronald Reagan. Jim and his wife, Sarah, led the fight to pass federal legislation requiring background checks for gun sales. Brady continues to uphold Jim and Sarah's legacy by uniting Americans from coast to coast, red and blue, young and old, liberal and conservative, to combat the epidemic of gun violence. **To this aim, the Brady Campaign to Prevent Gun Violence encourages legislators to support SB24-066, which will create a barrier to gun trafficking and prevent gun violence before it happens.**

Colorado leaders have persisted in prioritizing the safety and well-being of all Coloradans by enacting and implementing proactive, research-informed policy solutions that prevent gun violence, save lives, and spare entire communities from loss, trauma and cycles of violence. And still, every 10 hours, a Coloradan is shot and killed by a gun, with over 900 citizens dying each year.¹ One firearm death is one too many and Colorado can do more – like pass SB24-066 – to ensure the safety of its citizens.

What is a Merchant Category Code and How are they Used to Prevent Crime:

Merchant Category Codes (MCCs) are four-digit numbers that identify the type of business processing a financial transaction, such as florists, grocery stores, and fast food restaurants. Algorithms have been designed to use these codes to filter through millions of transactions and identify key financial behaviors, including potential criminal activity. In fact, financial institutions are currently required to submit Suspicious Activity Reports (SARs) to the federal government

¹ Centers for Disease Control and Prevention (CDC), *WISQARS Injury Data*, <https://www.cdc.gov/injury/wisqars/index.html>

when they suspect a purchase or purchases are reflective of crimes such as human trafficking, terrorism, and fraud.² For example, credit card purchases of multiple hotel rooms at a single time, combined with purchases at nearby fast food restaurants and clothing stores as well as coinciding cash deposits at banks, are strong indicators that someone may be engaged in human trafficking.

In September 2022, the International Organization for Standardization (ISO) established an MCC for firearms retailers, bringing them in line with virtually all other retailers around the world.³ Previously, firearm sellers and manufacturers had been coded as sporting good stores or as “other.” The use of this new MCC can save lives by identifying potential mass shooters and gun traffickers.

Between 2007 and 2018, credit cards were used to finance at least eight major mass shootings, including the two most deadly shootings in the United States: the shooting at Pulse nightclub in Orlando, Florida in June 2016 where 49 people were killed and 50 more injured, and less than a year and a half later in October of 2017 at the Route 91 Harvest festival in Las Vegas that left 60 people dead and hundreds injured.⁴ While mass shootings that catch media attention account for only a small proportion of shooting victims in the U.S. every year, their frequency is growing. Furthermore, the profound psychological harm and loss of life, coupled with the broad, varied, long-lasting, and under-studied ripple effects of these events, make it abundantly clear that mass shootings not only devastate survivors, their families and friends, and their communities, but have changed for the worse the psyche of the country as a whole. The use of this code could allow financial institutions to identify suspicious transactions and alert law enforcement *before* a mass shooting event and potentially prevent these types of tragedies.

Additionally, this code could allow financial institutions to identify and report to law enforcement spending patterns that suggest unlawful straw purchasing and gun trafficking. Doing so would equip law enforcement to stop trafficking rings from flooding communities with firearms for profit. Far too many Coloradans, especially Black and Brown ones, bear the consequences of gun trafficking rings: either directly, through chronic gun violence, or indirectly through increased suspicion and surveillance from law enforcement, stigma, and trauma. The effect of access to trafficked weapons in these communities, primarily black and brown communities, cannot be understated. Based on data from the Centers for Disease Control: Black men are 11.3 times more likely to be victims of firearm homicide than their White counterparts, and Black male children are 18.9 times as likely as White male children of the same age to be murdered with a gun.⁵ In the face of such devastating gun violence, not only from civilians but also from law enforcement,

² Office of the Comptroller of the Currency. *Suspicious activity reports (SAR)*. United States Department of the Treasury. <https://www.occ.treas.gov/topics/supervision-and-examination/bank-operations/financial-crime/suspicious-activity-reports/index-suspicious-activity-reports.html>

³ Dey, M., (September 2022) *Payments giants to apply new code identifying sales at U.S. gun stores*, Reuters. <https://www.reuters.com/business/visa-apply-new-code-identifying-sales-us-gun-stores-2022-09-11/>

⁴ Sorkin, A. R. (December 2022). *How banks unwittingly finance mass shootings*. The New York Times. <https://www.nytimes.com/interactive/2018/12/24/business/dealbook/mass-shootings-credit-cards.html>

⁵ Centers for Disease Control and Prevention (CDC), *WISQARS Injury Data*, <https://www.cdc.gov/injury/wisqars/index.html>

Black and Brown communities have demanded a new approach to public safety that stops violence before it starts and relies on holistic community rather than brute force. The use of MCCs could be a part of that change. The use of MCCs would not only help prevent violence before it happens, but also equip law enforcement with the tools to change tactics. Rather than casting entire communities and neighborhoods with suspicion, the use of MCCs would allow law enforcement to better pinpoint which stores and which trafficking rings are facilitating and profiting from gun violence.

Unfortunately, under political pressure from conservative lawmakers at both the state and federal level, major credit card companies have since announced plans to pause the implementation of these MCCs for gun dealers. This precludes financial institutions from setting up the systems needed to identify potential mass shooters and firearms traffickers and denies law enforcement critical information that could be used to prevent such gun violence.

How this Bill Will Work to Save Lives:

This bill is simple. It would mandate that banks and credit card companies utilize this life saving tool and attach the MCC to Colorado businesses that have, or are expected to have the highest sales volume, of firearms, firearms accessories, or ammunition. This is consistent with how other MCCs are used for all other businesses in Colorado, all over the country and all around the world. This will allow financial institutions to identify and report to law enforcement known patterns that are highly suggestive of illegal firearms trafficking – such as repetitive purchases at the same gun store or purchases at multiple gun stores with corresponding cash deposits, supplying them with a critical tool to interrupt trafficking rings that flood our communities with guns and violence. This is how we can stop gun violence *BEFORE* it happens.

Conclusion:

Having additional tools in identifying and stopping gun traffickers and those looking to build arsenals cannot wait another year. We need courageous action from all our leaders so law enforcement has the tools necessary to fight gun violence, and to bring the gun industry into compliance with every other industry in the world. For these reasons **Brady strongly supports SB24-066.**

Sincerely,
Liddy Ballard

Written testimony on SB24-066

Weaponization of banking laws for political purposes

Colorado House Business Affairs & Labor Committee
Mar. 27, 2024

By David Kopel
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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. Per Mrs. Gabrielle Giffords: "No More Guns. Gone."¹

As the gun confiscation lobby has long recognized, registration of gun owners is an important step towards confiscation. In the words 1974 words of the head of the group now called the Brady Campaign:

"The first problem is to slow down the increasing number of handguns being produced and sold in this country. The second problem is to get handguns registered. And the final problem is to make the possession of all handguns and all handgun ammunition—except for the military, policemen, licensed security guards, licensed sporting clubs, and licensed gun collectors—totally illegal."²

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 Richard Harris, *A Reporter at Large: Handguns*, New Yorker, July 26, 1976, at 58.

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.³

Nine States have banned or discouraged MCCs for stores that sell firearms. This includes legislation enacted this year by Wyoming and Utah.

- Florida – SB214, May 12, 2023
- Idaho – HB295, Apr. 5, 2023
- Mississippi – HB1110, Apr. 13, 2023
- Montana – SB359, May 19, 2023
- North Dakota – HB1487, Apr. 29, 2023
- Texas – HB2837, June 10, 2023
- Utah – HB406, Mar. 13, 2024
- West Virginia – HB2004, Mar. 11, 2023
- Wyoming – Senate File 0105, Mar. 25, 2024

One State has enacted legislation mandating MCCs for stores that sell firearms. California’s AB1587, enacted Sept. 26, 2023, goes into effect May 1, 2025.

³ Host Merchant Services, *Common High-Risk MCC Codes*, <https://www.hostmerchantservices.com/articles/high-risk-mcc-codes/>.

Arguments by proponents

Spurred by an article in the *New York Times*, gun prohibition advocates point out that some of the firearms used in mass shootings over the past two decades were purchased using credit cards.⁴

Proponents say that an MCC specific to firearms dealers will help track suspicious purchases, so that authorities can intervene. The government will know exactly 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.”⁵

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.⁶

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.

⁴ Andrew Ross Sorkin, *How Banks Unwittingly Finance Mass Shooting*, New York Times, Dec. 24, 2018, <https://www.nytimes.com/interactive/2018/12/24/business/dealbook/mass-shootings-credit-cards.html>

⁵ Sens. Robert Menendez et al., *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)

⁶ 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>

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.⁷ 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.

Likewise, at the beginning of a hunting season, a hunter may purchase thousands of dollars of camping gear, clothing, and so on. Competitive shooters practice frequently, especially the most successful ones. They can easily use thousands of rounds of ammunition per month.

The notion that any purchase above a given amount from a firearms store is an indication of criminal activity has no empirical support.

⁷ Visa, *Protecting Legal Commerce*, Sept. 13, 2022, <https://usa.visa.com/visa-everywhere/blog/bdp/2022/09/13/protecting-legal-commerce-1663103155809.html>

Involving law enforcement in following up on these transactions would be an enormous waste of resources, creating 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.

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 gun 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."

U.S. House Judiciary Chair 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.”⁸

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.

⁸ 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>

Testimony in opposition to: SB24-066 Firearms Merchant Category Code
House Business Affairs Committee

Thank you, Chair and Committee.

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.

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.

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.

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.

We urge a "No" vote by members of the committee.

Thank you for your consideration,

Robert Edmiston
Volunteer
The Firearms Coalition of Colorado
PO Box 1454, Englewood, CO 80150-1454

House Business Affairs & Labor
 03/27/2024 01:30 PM
 SB24-066 Firearms Merchant Category Code
 Typed Text of Testimony Submitted

Name, Position, Representing	Typed Text of Testimony
Michael Koenig Against himself	<p>Firearms Merchant Category Code. That is the name of the bill being presented. This bill does nothing to stop criminals nor stop criminal activity. This bill only affects law abiding citizens and law abiding businesses. The fact that the federal government was turn down from the banking world should be all the info you need to know about this bill. This bill should not be considered nor time wasted for a worthless pursuit. As a Colorado based firearms business I have already contacted my credit card processing company and they stated that the state of Colorado has nothing to stand on to enforce this on businesses in Colorado. So I am ask you to think about your job. It is to represent the people of Colorado. With sales in my store to both party sides I think the people of Colorado need to be represented not a party line. I leave you with this -</p> <p>"My people are being destroyed for lack of knowledge" Hosea 4:6</p> <p>Thanks for your time.</p>
Miguel David Questions Only himself	<p>This does nothing to prevent criminals and illegal gun activities and affects only law abiding citizens and the legal use of guns and personal defense. The attack on our second amendment needs to stop and this is one way to do that. Stop this bill.</p>
Michael Lidmila Against himself	<p>By checking on private financial transactions you are attacking my constitutional rights, you will loose in the courts</p>
Laura Boylston For herself	<p>I support this bill. We need to require credit card companies to help detech patterns of large firearm purchases. They already use filters to detech patterns of money laundering and human trafficking. It only makes sense to also detect if someone is amassing an arsenal. This bill will save lives.</p>
Brian Christie Against himself	<p>Dear Esteemed Legislators:</p> <p>I have read the text of SB24-066 and wish to express my vehement opposition to it. I understand the intention is to protect the general public, but does keeping a record of every gun or ammunition purchase really protect anybody?</p> <p>This bill creates a back-door database to keep track of citizens who purchase firearms and/or ammunition. Keeping a database has been ruled unconstitutional in the past and this bill is simply an attempt to side-step that ruling.</p> <p>There is only one reason to keep such records: to be able to round up all firearms at some future date.</p>

	<p>Our country's founders recognized a need for ordinary citizens to keep and bear arms. They did not intend this right to be monitored and recorded. They didn't fathom that such actions could be accomplished. If they had, they would have explicitly prohibited it.</p> <p>You are lawmakers who were elected by the people, for the people to DEFEND our rights and our safety. This bill seeks to take away both. Despite what I'm sure are best intentions, this bill willfully defies the United States Constitution and undermines the rights of the very people you swore to serve.</p> <p>Please remove this bill from consideration. These attempts to track all good citizens exercising these rights only emboldens criminals: they will never have firearms that are recorded.</p> <p>Sincerely, Brian Christie</p>
Briston Brown Against themselves	I oppose this bill. Creating a separate code for firearm purchases will do nothing to stop criminals. This will be used against citizens of Colorado in tracking firearm purchases and being used as a pseudo gun registry along with giving financial companies the ability to discriminate against gun owners where purchases can be denied or even their accounts shut down.
Pamela Brown Against themselves	This is a horrible bill. This bill will allow banks and credit companies to discriminate against law abiding gun owners with potential actions of preventing their purchases or even tracking those specific purchases. How does this help us in Colorado? This does nothing but make gun owners targets at financial level for anti-gunners to attack us with. I highly oppose this bill!
Michael Lidmila Against themselves	You have no legal right to track my legal purchases, find ways to track and punish criminals instead of me, an honest citizen and veteran
Leif Sigstedt Against themselves	Of all the Orwellian things I've seen the government try to impose on it's law-abiding citizens recently (and there's been quite a few) this is one of the most disturbing ones. I suppose this is similar and/or related to how congress recently gotten the FBI to admit that they were profiling citizens as potential domestic terrorists if we bought things from sporting good stores or purchased bibles on line. I can't imagine how anyone in their right mind who has no hostile intent towards the innocent people of this country could see this and think of anything but how it was a gross invasion of our privacy (a human right) and a threat to us all. Our government is intended to serve the will of the people, not try to criminalize and profile them for political gain. This is a blatant violation of the 4th amendment and probably breaks many other laws too. If it doesn't, it should. It's sad how much of our hard won progress

	<p>is being actively lost and undermined by people who think that something like this is okay to do, no matter who or what the target of it is. Please consider doing the right thing and voting against this atrocity of a bill. Vote no on SB24-066. Thank you for your time.</p>
<p>Tyler Burgett Against themselves</p>	<p>I write today in opposition of this proposed bill. This legislation uses credit card companies to do something that the government is not allowed to do, create a backdoor registry of firearms purchases by way of merchant category code (MCC). The unintended consequences of this bill for Colorado consumers has been discussed by credit card companies when this MCC had been previously proposed elsewhere, and halted. This change could cause problems for Coloradans using their cards across state lines. It could also impact businesses by imposing additional fees and interest rates to support the changes needed to implement the new MCC.</p>
<p>Robert Glenn Against themselves</p>	<p>I am writing to express my firm opposition to the proposed legislation in SB24-066 that would authorize the tracking of credit card purchases at stores designated as "firearms dealers" and mandate certain businesses with relationships with firearms merchants to use specific Merchant Category Codes.</p> <p>This legislation not only jeopardizes the freedoms guaranteed by our Fourth Amendment in the Bill of Rights ingrained in our Constitution but also sets a dangerous precedent for unwarranted government intrusion into the private lives of law-abiding citizens.</p> <p>The proposed requirement to monitor credit card transactions at businesses categorized as firearms dealers flagrantly disregards the protections against unreasonable searches enshrined in the Fourth Amendment of the United States Constitution. Our Founding Fathers recognized the inherent danger of unchecked government surveillance and explicitly safeguarded our right to privacy. Implementing such intrusive measures without probable cause or reasonable suspicion of wrongdoing constitutes a blatant violation of our constitutional rights.</p> <p>Imposing Merchant Category Code requirements on businesses with relationships with firearms merchants represents a burdensome and unnecessary regulatory overreach. This requirement not only imposes unjustifiable administrative burdens on businesses but also undermines the principles of free enterprise and fair competition. By arbitrarily categorizing certain businesses based on their associations, this legislation unfairly targets and stigmatizes law-abiding merchants.</p> <p>As your constituent, I urge you to vehemently oppose the unconstitutional and ill-conceived legislation in SB24-066. Instead of resorting to indiscriminate surveillance tactics, I implore you to focus on evidence-based approaches that respect individual liberties while addressing legitimate concerns about public safety. Do the right thing by</p>

	upholding the principals set forth in our Constitution without infringing upon the rights of law-abiding citizens.
mark kaiser Against themselves	<p>Another piece of useless legislation that will not stop illegal guns. Criminals don't buy their guns legally. This appears to only be another step to attempt to destroy the Second Amendment and the right of law abiding people to defend their loved ones and their property. Secondly, it will drive those who want to purchase a firearm legally to another state thus eliminating sales tax revenue.</p> <p>Mark Kaiser Registered Volunteer Lobbyist 7035 Zenobia St Westminster, Co 80030 3035980630</p>
Terry Browning Against themselves	I am opposed to the merchant code requirement. This is in direct violation of the 4th Amendment of the U.S. Constitution "The right of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures, shall not be violated..."
Warren Ritchey Against themselves	I believe that law abiding gun owners are being unfairly targeted no pun intended. We obey laws while criminals ignore them. That's why they're criminals. I own rifles, pistols and shotguns and have never used them in a threatening manner nor have I killed any living thing. If prosecutors put violent criminals behind bars, this discussion would not be necessary. Stop trying to hamstring legal gun owners and put your efforts in criminal prosecution of criminals.
Thomas Ross Against themselves	I'm very against this bill for many reasons. My first reason is you're infringing on a private businesses ability to keep their customers information private. It is not the governments business to know what legal business their citizens are conducting because well it's a legal. The fact the government just wants the ability to force businesses to show what citizens they do business with is clear government overreach. My next reason is this only targets law abiding gun owners. Criminals aren't gonna use a credit card to buy things. Most criminals use cash because it can't be tracked so this won't do anything to target crime at all. This bill is just another way for the government to violate it's citizens privacy. This is just an attack on legal gun owners since that's all that they would be tracking.
Jane Dougherty For themselves	<p>Thank you Chair and committee members. My name is Jane Dougherty and I am representing myself. I am in support of SB-24-066 Merchant Category Code.</p> <p>To end the epidemic of gun violence we must use every tool possible. Financial institutions can assist in saving lives because they can flag buying patterns using merchant codes to specify firearms and ammunition purchases from FFS's bringing the firearm industry in line like other industries.</p> <p>Identifying large purchases of firearms and ammunition can help to prevent tragedies and save lives. The use of merchant codes can identify if someone is accumulating an arsenal to use in a mass shooting. Upon</p>

	<p>notification of possible excessive guns and ammo purchases – law enforcement can inquire into someone’s credit card history.</p> <p>I wonder if the use of merchant codes could have prevented the mass shooting at Sandy Hook where my sister Mary was murdered?</p> <p>What if merchant codes could have spotted the excessive number of guns and ammunition that the Sandy Hook shooter’s mother was purchasing for her 20 year old disturbed son? So many mass shooters get their guns from their homes because they are unsecured. And credit cards have been used to finance 8 major mass shootings.</p> <p>The Sandy Hook arsenal included: A Bushmaster AR-15, the weapon that murdered 20 children and 6 adults including my sister. A Sig Sauer pistol. A Glock 20 pistol that the shooter used to kill himself. A 12 gage shot gun was found in shooter’s car, and a Savage Mark II that the shooter used to murder his mother in her bed.</p> <p>The shooter had ten – 30 round magazines at the school. Over 400 rounds were found at the school, enough to kill everyone in the school. An additional 1700 unused rounds were found at the shooter’s home. With the uses of the AR-15 and the high capacity magazines the shooter fired 154 rounds in 11 minutes killing 20 children and 6 adults in 11 minutes.</p> <p>Vote yes on this bill to help save lives.</p>
<p>Craig Bauer Against themselves</p>	<p>Hello. To be fast and frank. The second Ammendment is not negotiable and disarmament is an act of treason and war against the American People as outlined in the second Ammendment justifier of "necessary for the security of the free State". This is not negotiable and all precursor treasonous actions of legislation including federal are acts of treason by the conspiratorial individuals are acting outside their constitutional constraints. I recommend all persons who actively pursue this and other Unconstitutional legislation be prosecuted as traitors and/conspiriators against constitutional united states people per title 18. United states code, subsection 241 labeled "Conspiracy Against Rights", and other Laws to punish traitors. Your bill is an attempt to name and track nationals to target them for violence and death unconstitutionally in your pursuit of communist dictatorial power. You are lawfully ordered to CEASE AND DESIST. You are in violation of your oath to the constitution and will be held individually responsible for your unlawful activities.</p>
<p>Levi McAuliff Against themselves</p>	<p>This bill only succeeds in punishing law abiding citizens who want to exercise their second ammendment rights. The words "shall not be infringed" are non-negotiable. Gun owners in Colorado have compromised time and time again and our "representatives" do a bad job at representing our interests by taking more and more rights away. You are now looked at as threatening overlords rather than public servants to the general public. Anyone that supports this bill should step</p>

	<p>down, this goes against constitutional rights (2nd ammendment) and will be struck down in court.</p>
<p>Gary Travis Against themselves</p>	<p>Representatives, The Firearms Merchant Category Code is an unnecessary addition to the current merchant codes. The Sporting Goods codes have functioned well for firearms, ammunition, knives, bows and arrows. The new code will eventually be used as a run around to the U.S. Supreme Court and U.S. Congress's direction against a national firearms registry. As a Colorado voter, I urge you to vote against SB24-066.</p>
<p>Bruce Michaelsen Against themselves</p>	<p>Dear legislator's I am opposed to SB24-066. I am am very alarmed whenever the government wants to collect data on its citizens. What would the information gathered by this bill be used for. This bill would create more paperwork for merchants. It would be tracking legal purchases of law-abiding citizens. It would create suspicion as to what the information would be used for. This would create a terrible precedent, what else could be tracked in the future. It is just a terrible idea. It gives the persumision that people buying firearms or ammo need to be watched and is treating them as criminals. I urge you to vote no. This bill will gather information of law abiding citizens of lawful transactions and it is wrong. All this bill would do is further erode the trust of the government, you can't afford to lose anymore. Sincerely Bruce Michaelsen</p>
<p>Donald Daniels Against themselves</p>	<p>I implore upon you to reject this bill as an invasion of privacy without any merits to the 1) stated goal 2) exposure to marketing data 3) requiring card processors but not merchants. The stated goal is gun control which seems to be a concerted effort to hamper gun ownership, at least to me. Adding expenses to processing (which this does on transaction type features charged by card processor to merchant) increases cost to not just gun owners but the people they are teaching, training, introducing to gun safety. As a person just now retiring, each time you increase my cost of leisure, you are limiting my ability to participate in recreation. ore importantly, you have not shown in committee or arguments the reduction or prevention of criminal use of weapons. 2) These codes were set-up for marketing filtering information. In the legislation, you have not reduced/prevented the sharing or publication of anonymized or even directly identifiable personal information. 3) On-Topic, Card Processors enable the codes, Merchants avoid using the codes due to the premium price for processing, consumers avoid it due to privacy and cost increases. Pet peeve of mine. Millions of Coloradans have HSA/FSA cards that card processing companies enable codes for. Very few merchants accept/use these codes. The bureaucracy of it is that card holders (Me), have to file paper reimbursements regardless of the code availability. The HSA/FSA providers are inundated with paper reimbursements because the merchant does not use the card processing code (read this section) https://en.wikipedia.org/wiki/Debit_card.</p>

<p>Pat Rottschaefer For themselves</p>	<p>My name is Pat Rottschaefer and my words are my own. On Oct. 1, 2017, Steven Paddock was in a suite on the 32nd floor in the Mandalay Bay Casino. He blew open the window in the room and opened fire on the Route 91 Harvest Music Festival. During his shooting spree he killed 60 people and immediately wounded at least 413. The ensuing panic brought the number of wounded to approximately 867. It was determined by Law Enforcement that he shot over 1,000 rounds of ammunition. In the 2 suites that this man occupied Law Enforcement found 14 .223 caliber AR-15 type semi-automatic rifles, 8 .308 caliber AR-10 style rifles, one .308 caliber bolt action rifle, and one .38 caliber Model 342 revolver. Other firearms were also found at his home. All of the weapons found were purchased legally in Nevada and surrounding states in the months leading up to the shooting. He also had telescopic sights and some of the AR-15 rifles were fitted with vertical forward grips and bump stocks, making them even more deadly. Also found was bomb making material.</p> <p>I have 2 stories about this event. My sister was a Baccarat dealer at a Las Vegas Casino and she enjoyed country music. The shooting event was immediately played on TV and I tried to contact my sister. For over 30 minutes I could not get in touch with her and I was quite worried. She could easily have been at this concert. Eventually I did get hold of her but my worry was palpable.</p> <p>Also at this time I was teaching at a California State University in Southern California. In my 120 student class I had a young man who was diligent about attending class. After the shooting he was absent for over a week. Upon his return he told me his mother worked for the Los Angeles County Sheriff Department. A group of her friends from the job had driven to Las Vegas for this concert. His mother was among the wounded and the Los Angeles Sheriff Department flew this young man and his sister to Las Vegas to be with their mother. While his mother survived, he and his sister went through an incredibly emotional time.</p> <p>Gun violence brings on trauma to all sorts of survivors. This trauma might have been prevented had the Merchant Code Category Code for firearms been used at the time. That code allows law enforcement to have a chance at seeing if stockpiling of weapons is occurring and perhaps being able to stop a mass shooting such as this one.</p> <p>Please vote yes on SB24-066.</p>
<p>Michael Lidmila Against themselves</p>	<p>This law is an attempt to intrude on my private financial dealings and will be defeated by the courts, it does nothing to stop crime.</p>
<p>Lawrence Bayer Against</p>	

<p>themselves</p>	<p>Why put more restrictions and invasion of privacy for honest citizens of Colorado?</p> <p>Dishonest people intent on using firearms illegally will avoid the background checks and obtain weapons by any illegal means necessary. The only people who would fall into this proposed record system would be honest citizens who plan to use their firearms in legal manners.</p> <p>Instead of creating more hardships for law abiding citizens, why not broaden and expand penalties and sentences of those who intend or have committed crimes.</p>
<p>Robert Glenn Against themselves</p>	<p>am writing to express my firm opposition to the proposed legislation in SB24-066 that would authorize the tracking of credit card purchases at stores designated as "firearms dealers" and mandate certain businesses with relationships with firearms merchants to use specific Merchant Category Codes.</p> <p>This legislation not only jeopardizes the freedoms guaranteed by our Fourth Amendment in the Bill of Rights ingrained in our Constitution but also sets a dangerous precedent for unwarranted government intrusion into the private lives of law-abiding citizens.</p> <p>The proposed requirement to monitor credit card transactions at businesses categorized as firearms dealers flagrantly disregards the protections against unreasonable searches enshrined in the Fourth Amendment of the United States Constitution. Our Founding Fathers recognized the inherent danger of unchecked government surveillance and explicitly safeguarded our right to privacy. Implementing such intrusive measures without probable cause or reasonable suspicion of wrongdoing constitutes a blatant violation of our constitutional rights.</p> <p>Imposing Merchant Category Code requirements on businesses with relationships with firearms merchants represents a burdensome and unnecessary regulatory overreach. This requirement not only imposes unjustifiable administrative burdens on businesses but also undermines the principles of free enterprise and fair competition. By arbitrarily categorizing certain businesses based on their associations, this legislation unfairly targets and stigmatizes law-abiding merchants.</p> <p>As your constituent, I urge you to vehemently oppose the unconstitutional and ill-conceived legislation in SB24-066. Instead of resorting to indiscriminate surveillance tactics, I implore you to focus on evidence-based approaches that respect individual liberties while addressing legitimate concerns about public safety. Do the right thing by upholding the principals set forth in our Constitution without infringing upon the rights of law-abiding citizens.</p> <p>*** VOTE NO ON SB24-066 ***</p>
<p>Mark Micono</p>	<p>I am opposed to SB24-066.</p>

<p>Against themselves</p>	
<p>DAVID SWASCHNIG Against themselves</p>	<p>I am writing to you to oppose this egregious bill. This bill would allow the unlawful spying on law abiding citizens' private transactions. These matters are not the business of the government and must be protected from government over reach. I again am urging you to vote no on this heinous authoritarian bill. Thank you for your consideration in this matter.</p>
<p>Laura Jensen Against themselves</p>	<p>It's not the government's business how many guns, ammo, and gun accessories the citizens have. The Second Amendments ensures our right to be able to stand up against a tyrannical government if need be. A government that wishes to track the weapons of the citizens is a government that wishes to become tyrannical in future. To respect the constitution is to respect our right to own guns, as many as we like, without government interference.</p>
<p>Joseph Berardis Against themselves</p>	<p>To the Honorable Committee Members,</p> <p>I address you today as a staunch defender of the Second Amendment, deeply concerned with Senate Bill 24-066. This bill, by mandating the use of specific merchant category codes for firearms transactions, thinly veils an attempt to monitor and catalog lawful firearm purchases. It's a step towards a registry of gun owners, infringing on privacy and constitutional rights.</p> <p>Surveillance Disguised as Oversight</p> <p>This bill proposes a system that tracks lawful firearm and ammunition transactions, effectively creating a database of gun owners. This surveillance mechanism is a clear intrusion into privacy, moving us towards a state where personal freedoms are compromised under the guise of regulatory oversight.</p> <p>Impact on Liberties and Businesses</p> <p>The Second Amendment protects the right to bear arms, closely tied to the right to privacy. By enabling the tracking of gun purchases, SB 24-066 not only invades privacy but also burdens Federal Firearms Licensees (FFLs) and small businesses with unnecessary bureaucracy, potentially affecting their operations and the availability of firearms for lawful purposes.</p> <p>A Call to Uphold Constitutional Rights</p> <p>As this committee deliberates on SB 24-066, I urge you to consider the foundational values of our nation. Legislation that encroaches upon individual rights and privacy under the pretext of enhancing public</p>

	<p>safety must be scrutinized and opposed. We must seek solutions that respect our liberties without compromising them.</p> <p>In conclusion, I respectfully request that you oppose Senate Bill 24-066 and protect the rights and freedoms that define our great nation.</p> <p>Thank you for considering my perspective on this vital issue.</p> <p>Respectfully,</p> <p>Joseph Berardis</p>
<p>Shawn Herrin Against themselves</p>	<p>I am writing to express my strong opposition to Senate Bill 24-066, which would require certain networks that facilitate payment transactions to make the merchant category code for firearms and ammunition (code) available to merchant acquirers (processor) who process transactions for firearms merchants.</p> <p>This bill is an unnecessary intrusion into the privacy of law-abiding citizens and a dangerous step towards gun registration and confiscation. By requiring the use of a specific merchant category code, the government would be able to identify and track the personal identification of individuals who purchase firearms and related equipment. This is a clear violation of the Second Amendment and a threat to the rights of all Americans.</p> <p>Furthermore, there is no evidence that this bill would help prevent gun violence or reduce crime. In fact, it could lead to the targeting of legal gun owners and the suppression of their rights. The focus should be on addressing the root causes of violence and providing resources to those in need, rather than implementing measures that infringe upon the rights of law-abiding citizens.</p> <p>In conclusion, I urge you to oppose Senate Bill 24-066 and to stand up for the rights of all Americans. The Second Amendment is a fundamental right that must be protected, and this bill represents a dangerous step towards its erosion.</p>
<p>Steven Dean Against themselves</p>	<p>Testimony of Steven A. Dean March 27, 2024 Colorado House Business Affairs and Labor Committee</p> <p>Testimony Against SB24-066</p> <p>Good afternoon Chair and members of the Committee. Thank you for the opportunity to present with you today.</p> <p>My name is Steven Dean, I have been a citizen of Colorado for 23 years and have lived in Douglas County for 15 years. I am an aerospace engineer, father, husband, youth leader, and precinct committee person.</p>

	<p>I am here today to testify in opposition to SB24-066 based on Dave Kopel's testimony presented here: https://pagetwo.completenesscolorado.com/2024/03/26/kopel-senate-bill-66-weaponizing-banking-laws-political-purposes/</p> <p>This bill will unjustly draw attention by law enforcement to law-abiding citizen's exercising their natural right to keep and bear arms.</p> <p>Please vote "No" on SB24-066.</p> <p>Sincerely,</p> <p>Steven A. Dean</p>
<p>Matthew Vostrejs Against themself</p>	<p>My name is Matthe Vostrejs. I am a resident of Colorado, zip code 80124. I am writing in opposition to SB24-066 Firearms Merchant Category Code.</p> <p>This bill would essentially create a registry of law-abiding gun owners by mandating payment networks apply a distinct code to transactions at firearms retailers. The government would be able to monitor legal gun purchases setting the stage for abuses by the financial industry to decline payments and financing for businesses and individuals buying or selling firearms. If passed this legislation could infringe on the privacy of law abiding citizens who exercise their right to buy firearms. The associated data collection and surveillance could be used to compile detailed profiles on gun owners without their consent or a legitimate basis. I am urging this committee to vote no on SB24-066.</p> <p>Thank you.</p>
<p>Karen Chapman For themself</p>	<p>I strongly support SB24-066.</p> <p>The goal of this law is to ensure property reporting of information about gun sales in Colorado to allow, with other information, potential law enforcement or other intervention to prevent gun violence.</p> <p>Information is power. We live in the information age. The data resulting from this bill will be available to credit card processors to spot concerning behavior patterns, including to confirm concerns resulting from an investigation triggered by other information. For example, if a psychiatrist tips off law enforcement of an individual threatening others, information regarding gun purchases by that individual could serve as the basis for requesting relief from a court under the Colorado ERPO law.</p> <p>The obligation to use a merchant category code is not burdensome; codes are used for every credit card transaction. In no way does such a code impair or even implicate at all the Second Amendment.</p>

	Please support SB24-066
Theodore Cahoon Against themselves	Requiring a merchant category code for firearm purchases is backdoor firearm registration. This will be a violation a privacy when the information is hacked, letting criminals know who owns firearms to be stolen. The information can also ne used by government agencies to confiscate firearms. If you think that can't happen, why do you want the information?
Cynthia Dozier Against themselves	I oppose SB24-066. This bill will not help those who need help. It will only create more unnecessary regulations that do NOT accomplish the stated goal of making folks safer. Better to help the mentally ill and stop criminals. Thank you.
Huey Laugesen Against Colorado State Shooting Association	<p>My name is Huey Laugesen. I am the executive director of the Colorado State Shooting Association (the official state association of the NRA). I submit this testimony in opposition to Senate Bill 24-066 on behalf of our members across all 64 of Colorado's counties.</p> <p>This bill is an egregious infringement on the Second Amendment rights of law-abiding Coloradans. It is also a hideous violation of our privacy. The government would be crossing the line in a deeply anti-American fashion by giving themselves the ability to track who is making legal firearm purchases.</p> <p>The Colorado State Shooting Association and all of our members urge you to vote "NO" on this bill.</p>
Claire Lucas For themselves	<p>Thank you to the committee members for reading my testimony today. My name is Claire Lucas. I am testifying on behalf of myself.</p> <p>My daughter was a student at Park County High School in Bailey, CO, seventeen years ago when there was a hostage situation. As a parent, I lived through a nightmare all afternoon waiting to learn if my daughter was alive or dead. Before that afternoon was over, one student was shot in the head as she tried to escape.</p> <p>I am committed to ending gun violence, so others won't have to live through what I did.</p> <p>This bill establishes a new code, known as Merchant Category Codes, to categorize firearm sales. This would help banks and credit cards recognize dangerous firearm purchasing patterns to alert law enforcement. These kinds of codes already help banks and card companies with fraud detection and assessing risk.</p> <p>Passing this commonsense gun law which requires payment card networks like Visa or Mastercard to provide a specific code for business that sell firearms and ammunition credit card companies is a step forward in making our communities safer.</p> <p>I ask you to support House Bill S4-066. Thank you.</p>
Matt Eide Against	This bill takes aim at Colorado businesses, doing precisely zero in terms of guns, but hurting Colorado businesses that sell them. I'll explain: I

<p>themselves</p>	<p>read through the bill and immediately thought, OK, no more gun purchasing in Colorado. I'll buy my guns from out of state and have them shipped to an FFL that does the bulk of its business in something else, like Big R or Cabella's. The only thing I pay there is the background check and the transfer fee, thus not contributing much to their percentage of income from firearms, so their merchant code can stay something else. And South Carolina or Texas can have the bulk of the income. The big box stores owned by out of state corporations can stay in business, and the small business owners in Colorado will dwindle or disappear. Good job Business Affairs and Labor!! Please don't destroy Colorado small businesses. Thank You.</p>
<p>Jeany Rush Against themselves</p>	<p>TO: HOUSE BUSINESS AFFAIRS & LABOR COMMITTEE RE: SB24-066 FIREARMS MERCHANT CATEGORY CODE FROM: JEANY RUSH COLORADO SPRINGS CONCERNED CONSTITUENT 3-27-24 VOTE: NO Yet another bill that is not only wrong, and not needed, it should not even be here. Isolating arms category of commerce for the purpose of adding fines, fees, and more requirements, is another backdoor to inhibit firearm sales, and commerce. That is beyond the intended purpose of our legislature. There are fees, fines, rules, and laws already overstepping into our free enterprise world. This goes even further to create more money making for the state, and as all the other bills on weapons, infringes on our rights to bear arms, and further on our Second Amendment. The government is overtaxing this industry and keeps violating our individual and collective rights to own, bear, trade arms. I feel like I have stepped into 1984 or a Gulag. Will you all not see this? Will you all not stop? We vote NO</p>
<p>Timothy Dyer Against themselves</p>	<p>Please OPPOSE SB24-066! This is surveillance of firearm transactions that amounts to tracking and registration of lawful gun purchasers. This additional information is more government action targeting lawful gun owners and will do nothing to stop criminal behavior. It is similar to laws that track citizens in other countries that restrict individual freedoms.</p>

Why is the second amendment always on the chopping block, every time there is a horrific and tragic shooting by a CRIMINAL PSYCHOPATH. Us law abiding citizens are tired of our CONSTITUTIONAL RIGHTS, the 2ND AMENDMENT, ALWAYS being thrown out the window like yesterday's dirty bath water. I am completely dumbfounded as to how this, along with all the other B.S. laws you are trying to pass, and laws that have already passed, will do anything to change the behavior of the CRIMINAL PSYCHOPATHS! They already do not abide by the law; this is obvious as to the acts they commit. Why should I have consequences for the MENTALLY ILL. The mental health crisis in our state and nation MUST be addressed first and foremost. This is how violence of all kinds can be solved. Attack the underlying problem, MENTAL HEALTH. I am, have been, and always will be a RESPONSIBLE LAW ABIDING gun owner. As a Marine Corps Veteran, former Law Enforcement Officer, I swore to defend the constitution, which includes the 2ND AMENDMENT. You took an oath to do more or less the same, minus signing a blank check for your life, and most of our ELECTED OFFICIALS, who are supposed to have the interests of those you serve, myself and many others, in mind, refuse to support the law abiding citizens of our state and continue to tear apart our CONSTITUTIONAL RIGHTS, particularly the 2ND AMENDMENT. Shame on you!

I am not sure how tracking and identifying individuals using a credit card to purchase firearms, ammunition and accessories will solve any problem. Is the greater purpose to create a database of firearms owners? Possibly we should compile a database of those who use credit cards to purchase fast food, which is proven to cause obesity and many, many health problems, and create a database to save these folks from themselves. I am failing to see the purpose of this bill other than to create a database which is illegal. Further I would like to see proof how this will help or prevent anything.

I am asking you to please use some common sense and DO NOT strip our CONSTITUTIONAL RIGHTS away from those of us who are law abiding and have and will continue to defend our constitution and our way of life. Many great men and women have paid the ultimate sacrifice defending the constitution. Let's not negate the efforts of the men and women who have, are and will continue to defend our constitution and the American way of life.

Sincerely,

A concerned Colorado and United States citizen, father and husband.