



## Cooperative Credit Union Association New Hampshire 2023 Legislative Session

CCUA advocacy team worked very hard to secure two events with consequential New Hampshire figures for the Credit Unions:

On January 19, 2023, CCUA hosted an event with Chris Pappas at Triangle Credit Union in Manchester. This event was one of the congressman's first post-election events, positioning the New Hampshire credit unions in the congressman's policy agenda early on.

On February 9, 2023, CCUA hosted an event with *Commissioner Emilia Gardieri* at St Mary's Bank in Manchester. This was the first opportunity for many attendees to meet the commissioner and her new staff. In addition, various topics, such as priorities and joint examination, were discussed.

CCUA ensured comprehensive data legislation had proper exemptions to onerous regulations for certain financial institutions such as credit unions. As the legislative session continues, we also supported legislation looking to add a new chapter of the Universal Commercial Code surrounding digital assets to state statutes to ensure equity among financial sector actors. Finally, New Hampshire advocacy efforts prevented the passage of legislation opening up credit unions to ESG criteria litigation.

- Blocked legislation looking to add banks and credit unions to the list of entities subject to a private right of action under the Consumer Protection Act.
- Blocked legislation looking to open credit unions to litigation relating to ESG criteria.
- Supported legislation looking to add the newest chapter of the Universal Commercial Code surrounding digital assets to state statute.
- Supported legislation looking to streamline and clarify interest rates for escrow accounts.
- Ensured comprehensive data privacy legislation had proper exemptions for financial institutions.
- Blocked data privacy legislation that would have subjected financial institutions to a private right of action.

Earlier this summer, Governor Sununu announced he would not seek re-election for the Governorship. Candidates are beginning to announce their intentions for the 2024 gubernatorial election. Governor Sununu established the Commission on Cryptocurrency and Digital Assets, including a CCUA member credit union representative.

Next is the list of bills we tracked and their outcome:

<b>Bills</b>	<b>Sponsors</b>	<b>Title and Comments</b>	<b>Status</b>	<b>Latest Version</b>
<a href="#"><u>HB 68</u></a>	<a href="#"><u>Edwards</u></a>	<p>Title: adopting the uniform real property transfer on death act.</p> <p>Comments Would create a non-probate process for the transfer of property after death. Would only apply to estates under \$25,000.</p>	<p>Senate Commerce</p> <p>Rereferred to Committee</p>	<a href="#"><u>As Amended by the House</u></a>
<a href="#"><u>HB 162</u></a>	<a href="#"><u>Mooney</u></a>	<p>Title: relative to supported decision making.</p> <p>Comments Would create a supported decision-making process in New Hampshire. No opposition at hearing. Supported by advocates for individuals with special needs.</p>	Signed into Law on 05/04/2023	<a href="#"><u>CHAPTERED FINAL VERSION</u></a>
<a href="#"><u>HB 205</u></a>	<a href="#"><u>Meuse</u></a>	<p>Title: relative to testing private wells.</p> <p>Comments Would require that property buyers be notified of the presence of certain contaminants in well water before the execution of a contract for purpose. A work session will be scheduled to discuss an amendment limiting the scope of the bill.</p>	<p>House Resources, Recreation and Development</p> <p>Tabled by the House</p>	<a href="#"><u>Introduced</u></a>
<a href="#"><u>HB 335</u></a>	<a href="#"><u>Michael Cahill</u></a>	<p>Title: relative to notice of tax lien on real estate subject to a lien for old age assistance.</p> <p>Comments Would extend the time period for notifying the Commissioner of Health and Human Services of the execution of a municipal or state tax lien on real estate subject to a lien for certain public assistance.</p>	Signed into Law on 5/19/2023	<a href="#"><u>CHAPTERED FINAL VERSION</u></a>
<a href="#"><u>HB 520</u></a>	<a href="#"><u>Hunt</u></a>	<p>Title: relative to escrow accounts maintained by licensed nondepository mortgage bankers, brokers, and servicers.</p> <p>Comments Amendment will be introduced that ties the rate to the National Deposit Rates for Savings Accounts.</p>	Signed into Law on 06/20/2023	<a href="#"><u>CHAPTERED FINAL VERSION</u></a>
<a href="#"><u>HB 522</u></a>	<a href="#"><u>Hunt</u></a>	<p>Title: relative to money transmitters.</p> <p>Comments</p>	Signed into Law on 05/19/2023	<a href="#"><u>CHAPTERED FINAL VERSION</u></a>

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		Would add exemptions from the Model Money Transmission Modernization Act to New Hampshire's money transmitter law. No Opposition		
<a href="#"><u>HB 576</u></a>	<a href="#"><u>Mangipudi</u></a>	Title: establishing an energy conservation program and an energy conservation project fund and establishing the state PACE reserve fund.	Signed into Law on 06/20/2023	<a href="#"><u>CHAPTERED FINAL VERSION</u></a>
<a href="#"><u>HB 584</u></a>	<a href="#"><u>Ammon</u></a>	Title: relative to the Uniform Commercial Code's article on controllable electronic records.  Comments Makes updates to the cryptocurrency and digital assets laws based on updated to the Uniform Commercial Code. Bill supported by the Uniform Law Commission.	Signed into Law on 06/20/2023	<a href="#"><u>CHAPTERED FINAL VERSION</u></a>
<a href="#"><u>HB 595</u></a>	<a href="#"><u>Hunt</u></a>	Title: relative to the oversight of the public deposit investment pool.  Comments Would move the oversight of the public deposit investment pool from the banking department to the state treasurer. NO Opposition. Technical amendment coming to remove a drafting error.	Signed into Law on 05/19/2023	<a href="#"><u>CHAPTERED FINAL VERSION</u></a>
<a href="#"><u>SB 197</u></a>	<a href="#"><u>Gannon</u></a>	Title: relative to the operation and regulation of certain business entities within the state.	Signed into Law on 07/26/2023	<a href="#"><u>CHAPTERED FINAL VERSION</u></a>
<a href="#"><u>SB 255</u></a>	<a href="#"><u>Carson</u></a>	Title: relative to the expectation of privacy.  Comments: Nearly identical to the Connecticut Data Privacy Act. Applies to individuals and businesses who produce products or services targeted to residents of the state. It creates controller and processor obligations, contracting requirements, privacy notice requirements and consumer rights to access, correct, delete and port their data as well as opt-out of targeted ads, sale of their data and automated decision-making profiling. The AG has the exclusive enforcement authority.	Senate: Adopted with Amendment  House: Full Committee Work Session: 06/07/2023 10:00 am LOB 206-208	<a href="#"><u>As Amended by the Senate</u></a>
<b>2023 Killed Bills</b>				

<b>Bills</b>	<b>Sponsors</b>	<b>Title and Comments</b>	<b>Status</b>	<b>Latest Version</b>
<a href="#"><u>HB 39</u></a>	<a href="#"><u>Vail</u></a>	Title: relative to paper billing fees.  Comments No support at public hearing. Strongly opposed by CCUA, NH Bankers, Hospitals, and telecommunication industry.	House Commerce  Killed by the House on 02/22/2023	<a href="#"><u>Introduced</u></a>
<a href="#"><u>HB 48</u></a>	<a href="#"><u>Horrigan</u></a>	Title: relative to employee protections from COVID-19 in the workplace.  Comments This legislation attempts to establish an employee's right to be vaccinated and wear personal protective equipment while employed in the workplace. No support at public hearing. Passage unlikely.	House Labor  Killed by the House on 02/22/2023	<a href="#"><u>Introduced</u></a>
<a href="#"><u>HB 74</u></a>	<a href="#"><u>Michael Cahill</u></a>	Title: relative to an employee's unused earned time.  Comments House overturned the committee recommendation and passed the bill.	House: Adopted  Senate: Killed by the Senate	<a href="#"><u>Introduced</u></a>
<a href="#"><u>HB 340</u></a>	<a href="#"><u>Adjutant</u></a>	Title: relative to the transfer of residential property.  Comments Would prohibit businesses from buying single or multi-family homes. Strongly Opposed by Realtors and Landlords who think this will block development in NH.	House Judiciary  Killed by the House on 02/14/2023	<a href="#"><u>Introduced</u></a>
<a href="#"><u>HB 459</u></a>	<a href="#"><u>Caplan</u></a>	Title: relative to transactions exempt from the regulation of business practices for consumer protection.  Comments Would create a private cause of action for consumers against financial institutions under the consumer protection act.	House Commerce and Consumer Affairs  Killed by the House on 02/22/2023	<a href="#"><u>Introduced</u></a>
<a href="#"><u>HB 648</u></a>	<a href="#"><u>Gerhard</u></a>	Title: relative to establishing a state bank of New Hampshire.  Comments Would establish a state bank. No support. Broad opposition from Credit Unions, Bankers Association. Technical concerns raised by the Banking Department.	House Commerce and Consumer Affairs  Killed by the House on 03/16/2023	<a href="#"><u>Introduced</u></a>

<b>Bills</b>	<b>Sponsors</b>	<b>Title and Comments</b>	<b>Status</b>	<b>Latest Version</b>
<a href="#"><u>SB 46</u></a>	<a href="#"><u>Carson</u></a>	<p>Title: relative to electronic payments to employee debit cards.</p> <p>Comments Nearly identical to SB 203 from last session which died in a committee of conference. Bill supported by employers who do not want to offer paper paychecks anymore.</p>	<p>Senate Commerce</p> <p>Killed by the Senate on 02/22/2023</p>	<a href="#"><u>Introduced</u></a>
<a href="#"><u>SB 100</u></a>	<a href="#"><u>Keith Murphy</u></a>	<p>Title: relative to the payment of salaried employees.</p> <p>Comments The bill attempts to say that a salaried employee who gives less than two weeks' notice will be considered terminated on their own accord whether or not the employer chooses to end the relationship immediately before the date given by the employee.</p>	<p>Senate Commerce</p> <p>Killed by the Senate on 01/26/2023</p>	<a href="#"><u>Introduced</u></a>
<a href="#"><u>HB 561</u></a>	<a href="#"><u>Wendy Thomas</u></a>	<p>Title: establishing a committee to examine workforce and school accommodations for those with long-term COVID and ME/CFS.</p> <p>Comments Would create a committee to examine workforce and school accommodations for those with long-term COVID.</p>	<p>House Labor, Industrial and Rehabilitative Services</p> <p>Killed by the House on 03/16/2023</p>	<a href="#"><u>Introduced</u></a>
<a href="#"><u>HB 639</u></a>	<a href="#"><u>Osborne</u></a>	<p>Title: relative to the legalization and regulation of cannabis and making appropriations therefor.</p> <p>Comments Would legalize and create a retail market for cannabis in New Hampshire. Amendment is coming to give the Liquor Commission authority over sale and regulation.</p>	<p>House :Adopted with Amendment</p> <p>Senate: Killed by the Senate on 05/11/2023</p>	<a href="#"><u>As Amended by the House</u></a>
		<b>2023 Retained Bills</b>		
<a href="#"><u>HB 178</u></a>	<a href="#"><u>Infantine</u></a>	<p>Title: relative to the enforcement of condominium liens for assessments.</p> <p>Comments Would give priority lien status to a condo owners association when the association forecloses on a property for unpaid dues. Opposed by CUA, NH Bankers, and Mortgage Bankers and Brokers Association. Supported by Condo owners associations.</p>	<p>House Commerce and Consumer Affairs</p> <p>Retained by the House on 02/2/2023</p>	<a href="#"><u>Introduced</u></a>

<b>Bills</b>	<b>Sponsors</b>	<b>Title and Comments</b>	<b>Status</b>	<b>Latest Version</b>
<a href="#"><u>HB 225</u></a>	<a href="#"><u>Belcher</u></a>	<p>Title: relative to prohibiting the use of currency that could be detrimental to privacy rights.</p> <p>Comments Would prohibit the use of a centralized digital currency that was controlled by the government. No support other than from bills sponsor.</p>	<p>House Commerce and Consumer Affairs</p> <p>Retained in Committee</p>	<a href="#"><u>Introduced</u></a>
<a href="#"><u>HB 227</u></a>	<a href="#"><u>Bernardy</u></a>	<p>Title: relative to fair access to financial services.</p> <p>Comments Would prohibit banks and financial institutions from engaging in discriminatory practices when providing financial services. Discrimination would include the use ESG and Social Credit Scores. Strong opposition from banking industry. Only support was from the bills sponsor.</p>	<p>House Commerce and Consumer Affairs</p> <p>Retained in Committee</p>	<a href="#"><u>Introduced</u></a>
<a href="#"><u>HB 314</u></a>	<a href="#"><u>Erf</u></a>	<p>Title: relative to the expectation of privacy in the collection and use of personal information.</p> <p>Comments Seeks to establish a cause of action for violations of an individual's expectation of privacy in personal information. Opposed by tech industry and NH Municipal Association. Supported by Americans for Prosperity.</p>	<p>House Judiciary</p> <p>Retained by the House on 02/01/2023</p>	<a href="#"><u>Introduced</u></a>
<a href="#"><u>HB 544</u></a>	<a href="#"><u>Eaton</u></a>	<p>Title: legalizing cannabis for retail sale.</p> <p>Comments Similar to legislation defeated in 2022. Would create a state-run retail cannabis market.</p>	<p>House Commerce and Consumer Affairs</p> <p>Retained in Committee</p>	<a href="#"><u>Introduced</u></a>
<a href="#"><u>HB 643</u></a>	<a href="#"><u>Damon</u></a>	<p>Title: relative to legalizing marijuana.</p> <p>Comments Would legalize cannabis possession and cultivation in New Hampshire.</p>	<p>House Criminal Justice and Public Safety</p> <p>Killed by the House on 02/22/2023</p>	<a href="#"><u>Introduced</u></a>
<a href="#"><u>HB 645</u></a>	<a href="#"><u>Ammon</u></a>	<p>Title: relative to the establishment of decentralized autonomous organizations as legal entities within the state.</p> <p>Comments Would establish decentralized autonomous organizations within the state. Bill is a product of the Governor's Commission on Cryptocurrency</p>	<p>House Commerce and Consumer Affairs</p> <p>Retained in Committee</p>	<a href="#"><u>Introduced</u></a>

<b>Bills</b>	<b>Sponsors</b>	<b>Title and Comments</b>	<b>Status</b>	<b>Latest Version</b>
		and Digital Assets. No opposition at the hearing. Bill will be going to subcommittee for more work.		