

**MINUTES OF THE MEETING
OF THE
ASSEMBLY COMMITTEE ON COMMERCE AND LABOR**

**Eighty-First Session
March 3, 2021**

The Committee on Commerce and Labor was called to order by Chair Sandra Jauregui at 1:30 p.m. on Wednesday, March 3, 2021, Online. Copies of the minutes, including the Agenda ([Exhibit A](#)), the Attendance Roster ([Exhibit B](#)), and other substantive exhibits, are available and on file in the Research Library of the Legislative Counsel Bureau and on the Nevada Legislature's website at www.leg.state.nv.us/App/NELIS/REL/81st2021.

COMMITTEE MEMBERS PRESENT:

Assemblywoman Sandra Jauregui, Chair
Assemblywoman Maggie Carlton, Vice Chair
Assemblywoman Venicia Considine
Assemblywoman Jill Dickman
Assemblywoman Bea Duran
Assemblyman Edgar Flores
Assemblyman Jason Frierson
Assemblywoman Melissa Hardy
Assemblywoman Heidi Kasama
Assemblywoman Susie Martinez
Assemblywoman Elaine Marzola
Assemblyman P.K. O'Neill
Assemblywoman Jill Tolles

COMMITTEE MEMBERS ABSENT:

None

GUEST LEGISLATORS PRESENT:

Senator Joseph (Joe) P. Hardy, Senate District No. 12
Assemblywoman Lisa Krasner, Assembly District No. 26

STAFF MEMBERS PRESENT:

Marjorie Paslov-Thomas, Committee Policy Analyst
Terri McBride, Committee Manager
Julie Axelson, Committee Secretary
Cheryl Williams, Committee Assistant



OTHERS PRESENT:

Shannon M. Chambers, Labor Commissioner, Office of the Labor Commissioner,
Department of Business and Industry
Victoria Carreon, Administrator, Division of Industrial Relations, Department of
Business and Industry
Jamie Cogburn, Vice President, Nevada Justice Association
Peter Aldous, Private Citizen, Las Vegas, Nevada
Robert Wilson, Vice President, Government Affairs, Nevada Credit Union League
Tim Myers, President, Nevada Collectors Association
Andrew MacKay, Executive Director, Nevada Franchised Auto Dealers Association
Connor Cain, representing Nevada Bankers Association

Chair Jauregui:

[Roll was called.] Our first item on the agenda is an introduction of a Committee bill draft request (BDR).

**BDR 53-379—Authorizes the use of leave for employee caregiving time.
(Later introduced as [Assembly Bill 190](#).)**

Bill Draft Request 53-379 originated with the Legislative Committee on Senior Citizens, Veterans and Adults with Special Needs. It was assigned to the Assembly Committee on Commerce and Labor for introduction. The measure addresses and provides certain employees with the right to use sick leave to assist certain family members with medical needs. Remember that a vote in favor of introducing a BDR does not imply a commitment to support the measure later, pursuant to Assembly Standing Rule 57, subsection 7. All this action does is allow the BDR to become a bill and then referred to a committee for possible hearings. I will entertain a motion to introduce BDR 53-379.

ASSEMBLYWOMAN CARLTON MOVED TO INTRODUCE BILL
DRAFT REQUEST 53-379.

ASSEMBLYMAN FLORES SECONDED THE MOTION.

Is there any discussion on the motion? [There was none.]

THE MOTION PASSED UNANIMOUSLY.

We will now move on to the next item on our agenda, which is bill hearings. Today we will be hearing [Assembly Bill 152](#) and [Senate Concurrent Resolution 1](#). I will be taking them out of order. I will open the hearing on [Senate Concurrent Resolution 1](#). I believe Senator Hardy is here with us.

**Senate Concurrent Resolution 1: Urges employers in this State to provide personal protective equipment to employees to prevent the spread of COVID-19.
(BDR R-189)**

Senator Joseph (Joe) P. Hardy, Senate District No. 12:

I had the opportunity to present this in the Senate, and when the testimony was done, the entire committee requested to be cosponsors. That is why we have the cosponsors included there. Senate Concurrent Resolution 1 was passed unanimously by voice vote on the floor of the Senate. This resolution addresses the need for businesses that want to protect their most valuable asset, their employees. Even though there are debates going on concerning who is supposed to wear a mask, when they are supposed to wear a mask, or do they really have to wear one, the reality is we are still dealing with COVID-19. It is still as infectious as it was, and it still has the ability to make people very sick and possibly die. This bill will urge, and hopefully inspire, people to continue to be vigilant and protect their employees.

Masks have become almost like putting on socks or ties. You see people making different statements with them. You can go to the gift shop downstairs and find the Battle Born mask. The one I like the best has the state seal on it, and it fits me better than other masks. I have a lanyard for the mask now, so my mask is never far from me, and I will not lose it. Face shields are interesting because they are technically personal protective equipment (PPE), but you can get them in all shapes and sizes. I got one in Truckee during the last special session. They all make a statement. My son-in-law makes one that is cute, and I also have a son that has made over 1,000 that he has given out.

We have become a culture of face masks and PPE. Obviously, we are familiar with the hand sanitizing stations in every store we go into. The construction industry started off with N95 masks, and it has now become commonplace to see a good N95 mask wherever you go. I will also point out that people knot their face mask ear loops to allow them to have a tighter fit. Those are all things we see. Employers have the opportunity to protect their employees.

Just recently, the governor of Texas said face masks were not necessary. What happens when you take off that mandate is that people become more comfortable and decide not to wear masks. The bottom line is that you still have to avoid getting sick or getting other people sick. In Texas, even though they took off the mandated mask protocols, different companies such as General Motors, Toyota, Target, and Macy's, all said they want to continue to protect their employees. This S.C.R. 1 is designed to continue to urge our employers to protect their employees. I am happy to answer any questions you may have. I know we have Victoria Carreon here, along with Shannon Chambers, the Labor Commissioner.

Chair Jauregui:

Are there any questions for our presenter or Labor Commissioner Chambers? We also have the Division of Industrial Relations on the line to answer questions as well. [There were none.] We will move into testimony in support. I do see we have Labor Commissioner Chambers signed up to give testimony in support.

**Shannon M. Chambers, Labor Commissioner, Office of the Labor Commissioner,
Department of Business and Industry:**

I am testifying in support of S.C.R. 1. We will make every effort to communicate this to Nevada employers.

Chair Jauregui:

Is there anyone else wishing to testify in support? [There was no one.] Is there anyone wishing to testify in opposition? [There was no one.] We will move to those in neutral. I do have Victoria Carreon and Jess Lankford from the Division of Industrial Relations registered to testify in neutral.

**Victoria Carreon, Administrator, Division of Industrial Relations, Department of
Business and Industry:**

Just to clarify, our office includes the Nevada Occupational Safety and Health Administration (OSHA) as well as the Safety Consultation and Training Section (SCATS). Personal protective equipment (PPE) is already required to be provided by employers under 29 CFR [U.S. Code of Federal Regulations] 1910.132(a). Some of the face coverings Senator Hardy showed you do not technically qualify as PPE. However, they are face coverings, and our OSHA guidance distributed as part of Governor Sisolak's directives does require employers to provide face coverings. Our SCATS provides information to employers about safety requirements, and we are happy to complement the efforts of this bill by providing information over our email list. We have 2,500 members on our SCATS email list that goes out to employers and employees who are interested in safety. We also have access to the SilverFlume database, which has over 32,000 businesses on it. We also have a monthly class on PPE, and that class is completely free and lasts for three hours. We are happy to advertise all of those things and all of the requirements as a complement to this bill.

Chair Jauregui:

Is there anyone else wishing to testify in neutral? [There was no one.] Senator Hardy, would you like to give any closing remarks?

Senator Hardy:

I appreciate the process we go through. If there is any doubt about protecting your employees or how it is mandated, I always want the employer to protect the employee. I think that is the critical part of this. We need to not fail to encourage protection for our employees.

Chair Jauregui:

I will now close the hearing on S.C.R. 1. Our next bill is Assembly Bill 152. I will open the hearing on Assembly Bill 152. We have Assemblywoman Lisa Krasner with us, and I believe you have Jamie Cogburn to present with you.

**Assembly Bill 152: Revises provisions relating to the collection of certain debts.
(BDR 54-855)**

Assemblywoman Lisa Krasner, Assembly District No. 26:

I am here to introduce Assembly Bill 152 for your consideration. This bill poses certain requirements and restrictions that currently apply to collection agencies or persons who engage in certain activities related to the collection of debts on their own behalf. Here to present the bill is attorney Jamie Cogburn. I do want to say that I have received phone calls from stakeholders, and I am willing to work together with all stakeholders after the presentation of the bill to make this the best legislation possible.

Jamie Cogburn, Vice President, Nevada Justice Association:

The goal of the bill is to level the playing field for consumers, not only with debt collection companies, but also with original creditors. Under federal law and certain state laws, debt collection companies must follow certain guidelines when they are collecting debts. This would expand that law and make it where original creditors must follow the same guidelines. For example, you cannot call somebody's employers and harass them to collect a debt, whether you are a debt collector or an original creditor. Currently, we are helping a client pro bono who was laid off during COVID-19. He is now back working, but while he was not working, he was late on some bills. He is getting called daily at his new employer about that debt, and this is causing issues with his employer. He does not want to lose this job since he just started working again.

Another thing this bill will do is require debt buyers to verify information. I can give you a personal example. I have a business line of credit that was renewed a couple of years ago, and they ran my credit to make sure everything was fine. They came back and said something came up on my credit that said I owe a pest control company \$120. I did not know what they were talking about. I finally got ahold of the debt collection company after multiple calls and letters, and they told me they had the wrong person. What this bill will do is require debt buyers to verify the information before they start calling people, sending letters, and definitely before suing them and putting it on the person's credit report.

The bill also has some built-in protections for businesses, whether they are original creditors or debt collectors. If a claim is not brought in good faith, then they can recover attorneys' fees and costs. Also, if you are applying for credit, and something material changes, such as employment or address, then you must update that creditor during the application process. I am open to any questions or concerns anyone has.

Chair Jauregui:

Are there any questions?

Assemblywoman Considine:

I see that there are some amendments. Would the changes to this bill help protect seniors who are often victims of original creditors, debt collectors, and fraudulent callers that are continuously harassing them for debts they may not even owe?

Assemblywoman Krasner:

I am going to allow Jamie Cogburn to address all questions, concerns, or comments.

Jamie Cogburn:

For the most part, it does. Seniors have certain exemptions under the law. If their only income is social security, et cetera, they are exempt from creditors. This means a creditor cannot get a judgment to collect on them because their income came from government funds; they are exempt, and they cannot garnish their bank account. The one thing this bill does not do is stop the calls that we all get but do not know where they come from. I do not know if there is a way to do that on the state level. I know the Federal Trade Commission is looking at this issue. I get calls nearly every day to sign up for solar. I already have solar, so I do not know why they keep calling me. I have no idea who is calling, and if I answer the call, they hang up. But if I do not answer, they leave a message.

The bill does protect the elderly people who are vulnerable, and it also clarifies the law that we already have in Nevada. It explicitly states all the things that are not allowed rather than just referencing federal statute. The federal statute originally came out in 1977 and went into effect in 1978, which was 43 years ago. This bill clarifies all the different techniques and things that have happened over the years that have created some loopholes.

Chair Jauregui:

I have had a few requests from the Committee to go over the amendment [[Exhibit C](#)]. I know there was the bill that was introduced and also an amendment that was provided making changes. Can you walk us through the amendment?

Jamie Cogburn:

The original bill went into *Nevada Revised Statutes* (NRS) Chapter 649, which covers only debt collection companies. The proposed amendment [[Exhibit C](#)] is to create a whole new chapter because it is very difficult to modify that chapter that only applies to debt collection companies. Most of that chapter, other than two provisions, is for licensing of debt collection companies. It was unclear and would make it onerous for original creditors such as banks, credit card companies, and other institutions like that to have to comply with a statute that is really meant for debt collection companies. The amendment is to create its own chapter and make it crystal clear what is allowed and what is not. Debt collection companies will still have licensing requirements as required under NRS Chapter 649, and banking institutions and other financial institutions will still have the same requirements they have always had. It would just create a new chapter that says they must follow certain guidelines when collecting a debt, which is basically what is in the Fair Debt Collection Practices Act (FDCPA).

Chair Jauregui:

Could you explain the difference between a collection agency and a debt collector?

Jamie Cogburn:

They are kind of interchangeable. The new definition of a debt collector in the proposed amendment [[Exhibit C](#)] would be anybody that is collecting a debt that is in default, whether you are the original creditor or a collection company. In practice, a debt collector is a company that only collects debts. If I have an account with T-Mobile and shut down my phone and do not pay my bill, they will ultimately send that to a collection company that will

try to collect that debt. Within that arena, there are also debt buyers that are usually larger companies that buy what is called tranches of debt, which is millions of dollars of bad debt, and they try to collect that. They buy the debt for pennies on the dollar whether it is 10 cents, 50 cents, or whatever the amount may be and try to collect it. That is their business model. That is where the verification process I spoke about earlier comes into play. When they are assigned a collection, debt collectors would now have to verify and make sure it is the right person they are calling, the right person they are suing, and things like that, before they report it to a credit reporting company or sue them.

Chair Jauregui:

A debt collector would be the original person who issued the loan as well as anyone who they sold the collection of the debt to.

Jamie Cogburn:

That is correct. Under this statute, it would be. The original creditor grants credit. If I apply with Bank of America, and they give me a loan, they are the original creditor. If my loan makes a default, they can be considered a debt collector under this statute if they are trying to collect that debt when it is in default.

Chair Jauregui:

Are there any other questions?

Assemblywoman Tolles:

I appreciate that clarification. If I understand you correctly, it made the most sense because in this case, a debt collector could be a bank as opposed to a collection agency. We needed to create its own separate chapter to apply these regulations around conduct to make sure they are verifying information before contacting a person or business and making sure they are not harassing, recording, or doing any of those activities that would be otherwise prohibited for collection agencies. What impact does this have when putting it under the deceptive trade practices versus putting it under a banking chapter or some other original creditor chapter?

Jamie Cogburn:

That is a very good question. The initial idea was for original creditors to follow the same rules when collecting a debt as a debt collector. The problem with putting it under the debt collection or collection agency statute is all of the licensing regulations, which the majority of that statute covers. There are essentially two provisions under that statute that cover what you can and cannot do, and they just reference the federal law for debt collections, which is the FDCPA. I assume you could put it under a banking statute, but I think you may run into the same issues for debt collection companies that would then have to follow certain banking licensing regulations. Under NRS Chapter 598 is the deceptive trade practices statute, but there are also NRS Chapters 598A, B, C, and D. I want to say NRS Chapter 598D is unfair lending, and NRS Chapter 598C is the consumer reporting statute. This kind of falls under that same category of consumer protection statutes. That was our rationale for putting it there.

Assemblywoman Tolles:

I printed out a copy of the FDCPA and was looking at the amendment you provided [[Exhibit C](#)]. I know in NRS 649.370 it just refers to the FDCPA, and I presume it makes it easier because if for some reason that gets updated, then we automatically presume NRS gets updated. Are you hoping to put all of this language into a new chapter, or will you also just refer the definitions around a debt collector and reference the FDCPA? Will it mirror the language?

Jamie Cogburn:

The answer is both. There is a provision that does say we are referencing the FDCPA, but the FDCPA was drafted back in 1977. There have not been many changes or amendments since then. I think the last amendment was in 2009, if I remember correctly.

Assemblywoman Tolles:

It was in 2010.

Jamie Cogburn:

What I did was take a lot of the provisions from the FDCPA and also from other states that have passed a similar law that just made it a little clearer and so it would be updated with technology and other things. For example, because the FDCPA is a federal statute, the Second Circuit Court may interpret it one way because things are unclear, and the Ninth Circuit Court may interpret it another way. This would clarify that and make it clear that these are the rules for Nevada, and these are the protections allowed in Nevada. The other thing the FDCPA does not have that this does have is the debt buyer provision where they have to verify the debt. That is actually not from the FDCPA. Many of those provisions are from case law that has come out of the FDCPA and from other states that have passed similar laws.

Assemblywoman Duran:

You just answered my question concerning verifying who the person may be. There may be five Bea Duran's, so they have to go after the right one. I would like to ask a follow-up question. If they have the wrong person, how does that person clear his or her name or get off that collection list, so his or her credit score is not ruined?

Jamie Cogburn:

They would dispute the debt with the collection company, and they can dispute the debt with the credit bureaus it is reported to. As an example, I had a collection from a pest control company that I had not used. I sent the credit bureau proof. Little did I know there was another Jamie Cogburn out there for whom they were supposed to be reporting this. The credit bureau removed it. Sometimes that can be difficult; there is no doubt about that. The hope is that upfront, the original creditor who assigned the debt to a debt collection company has to provide the paperwork so all of that can be verified. You hope you will not have many of these problems. You are trying to eliminate the problem before it actually occurs.

Assemblywoman Carlton:

I want to make sure I understand one of the terms included in the amendment [[Exhibit C](#)]. Under the definition of "consumer debt" and "consumer credit," there is a "consumer credit transaction." What is that transaction? Does this apply to landlords?

Jamie Cogburn:

You stumped me. That is a good question, and it probably needs some clarification. A "consumer credit transaction" would be for anything that is consumer-related, including mortgage debt. I honestly did not think about landlord/tenant in that aspect, but the way the bill is written, I think it would. Obviously, in a landlord/tenant situation, many times there is an eviction process, but if they were to try to collect the remaining debt outside of the eviction, they would still have to abide by these laws. It is meant to cover any consumer transaction. I work at a law firm, and it would not cover my law firm if it defaulted on a copier purchase, but it would if it was a personal computer I bought for myself, did not pay the bill, and it went into collections. I hope that answers the question.

Assemblywoman Carlton:

When I saw mortgage, it piqued my curiosity. We have all heard stories of what is going on, so I am curious if this would apply.

Chair Jauregui:

I have a question. If we go to section 34 in the amendment [[Exhibit C](#)] where it is referencing the statute of limitations expiring, what is the statute of limitations? How long is that period?

Jamie Cogburn:

It is one year from the day of the violation. That mirrors the federal law. Other states have expanded that to three years but, as it stands under federal law, it is one year from the violation.

Assemblywoman Tolles:

I think perhaps it would be helpful in distinguishing which parts of the amendment come from the FDCPA, which come from court cases, and which come from other states. Can you perhaps put that into a table or chart for us, so we can distinguish what we are adding from federal law versus what we are adding from other model language?

Also, what are we excluding? You mentioned licensing as one of the reasons we are putting this into deceptive trade practices rather than under the debt collection chapter. Is there anything we are excluding, such as licensing requirements and other regulations, that we do not want to apply to this category? You do not have to answer that here. I think we could benefit from a follow-up with that analysis that could help us break down this lengthy amendment.

Chair Jauregui:

Mr. Cogburn, if you put that together, can you please provide it to our committee manager so she can make sure everyone on the Committee receives it? Are there any further questions? [There were none.] I will move to testimony in support. I believe I have Peter Aldous signed up to provide testimony in support.

Peter Aldous, Private Citizen, Las Vegas, Nevada:

[Mr. Aldous read from prepared testimony, [Exhibit D](#)]. I am a staff attorney at the Legal Aid Center of Southern Nevada, and I specialize in bankruptcy and debt collection. I support [A.B. 152](#) as originally introduced and with the proposed amendment. I am grateful for the opportunity to testify on this legislation. Debt and debt collection are frequently discussed in moral terms with the thinking that those who borrow money but later cannot repay it are dishonest or fraudulent. My experience has been the opposite. Clients come to me ashamed and stressed out because they have done everything in their power to repay their debt. I am their last resort, not their first stop. Debt collectors, whether third party or working directly for the creditor, have made my clients' lives unbearable because they use a broad range of manipulative tactics to extract the little my clients have left.

Assembly Bill 152 does not outlaw debt collection; it merely imposes uniform guidelines on debt collectors to ensure they maintain a minimum level of respect for the debtor they are trying to collect from. It also standardizes the requirement that all debt collectors be accountable for the accuracy of the information they use when collecting debts. A single minor error in the identity of a debtor or the amount of the debt can cause extreme stress in the person the debt collector is attempting to collect the debt from. It is vital that there be a straightforward way for disputes to be resolved quickly.

The events of the past year have thrust thousands of Nevadans into financial uncertainty through no fault of their own. With businesses closed or restricted and unemployment surging, incomes have dropped precipitously. Despite the best efforts of the Department of Employment, Training and Rehabilitation, unemployment assistance came too late or not at all for many Nevadans, and basic necessities such as food and housing have been unaffordable for many who were previously financially secure. It will take years for the aftereffects of the COVID-19 pandemic to shake out, and a complete recovery will take even longer. The incredible stress so many Nevadans have been living with will continue as they try to rebuild their financial lives, and the stress of abusive debt collection will slow that recovery and compound the emotional toll. No one chose to lose their job or reduce their income due to COVID-19 and its related shutdown, and no one should suffer abuse at the hands of debt collectors because their finances were destroyed by forces outside their control.

The COVID-19 pandemic is not the only source of involuntary, crippling debt. The vast majority of medical debt was not incurred by choice. When clients come to me because they cannot afford their medical debt, they have not been irresponsible, they have had bad luck. Their treatments frequently come at astronomical costs with no regard for ability to repay the debt. The added stress that comes with medical debt makes recovery harder both physically

and emotionally. Without fundamental changes to the economics of health care, medical debt will continue to haunt Nevadans, and this bill will help protect those who have suffered the most.

Chair Jauregui:

It sounds like you have remarks that you have written down. If you would provide those to our committee manager, then she can make sure to share them with the Committee.

Peter Aldous:

I will do that.

Chair Jauregui:

Do we have anyone else wishing to testify in support? [There was no one.] Do we have anyone wishing to testify in opposition? [There was no one.] Is there anyone wishing to testify in neutral?

Robert Wilson, Vice President, Government Affairs, Nevada Credit Union League:

We are slightly concerned there may be some unintended consequences with the proposed language and how it may impact our current federal and state statutes with regulations Nevada credit unions must follow. We very much look forward to reviewing the language with the members and sharing that feedback with the author and Committee. Nevada credit unions have gone out of their way to help their members through this pandemic by offering forbearances on mortgages and working with members on credit card and auto loans.

Chair Jauregui:

Do we have anyone else wishing to testify in neutral?

Tim Myers, President, Nevada Collectors Association:

This is my first time in 55 years of life that I have been able to participate in legislation. The Nevada Collectors Association is comprised of about 30 licensed collection agencies which are all located within the state of Nevada. We are not debt buyers. We are completely different than a debt buyer, but rather professionally licensed brick-and-mortar agencies that employ Nevadans, who are consumers, who are voters, and who work on behalf of Nevada businesses. I want to thank Assemblywoman Krasner and the other sponsors for agreeing to work with our industry on this bill. This morning we received 10 pages of new language [\[Exhibit C\]](#), so we are reviewing the draft language to determine how it might impact our industry. We feel there is also some concern with the language in how it is written. Because of this, we are currently neutral on the bill and have pledged to work closely with Assemblywoman Krasner to address any concerns we may have. We would like to spend some time doing so.

We, too, were personally hit by COVID-19. We were completely shut down March 17, 2020, and were told not to do any collecting by Governor Sisolak, which hurt all of our employees. We laid off 47 employees who all have debt, have to pay their bills, and are on unemployment. It does directly affect us as well. When you come after NRS Chapter 649

and [unintelligible] "debt collections" and "credit debtors," and you are going after the consumers, one major concern would be, would we as licensed collection agencies, who are regulated by the Financial Institutions Division, and we pay for [no audio] have to do the same in order to be regulated under this law?

Chair Jauregui:

Thank you for being part of the process. I want to remind everyone that neutral means you are not taking a position on the bill. If you do have written remarks, please feel free to share them with our committee manager. Is there anyone else in neutral?

Andrew MacKay, Executive Director, Nevada Franchised Auto Dealers Association:

We are speaking in the neutral position with respect to A.B. 152 as drafted, and we were perfectly fine with it the way it was written. The amendment [[Exhibit C](#)] was brought to my attention, and I have not had the time to digest all the proposed language in the amendment yet. It is our understanding that there could be some consequences where we may be caught up in that. I do not know if that is the case or not. Assemblywoman Krasner did reach out to me, and we are going to work on it and make sure if there are any unintended consequences with respect to our member dealers, we will address those.

Chair Jauregui:

Is there anyone else wishing to speak in neutral?

Connor Cain, representing Nevada Bankers Association:

I will try not to be repetitive. I do want to echo Mr. Wilson. He did say that during the pandemic the banks were really proud of the work they have done to assist their customers and communities. They have also been waiving fees and penalties, deferring loan payments, offering mortgage forbearances, and participating in the federal Paycheck Protection Program where they have been lending their own money to help keep businesses in Nevada afloat.

We have had a number of conversations with the bill sponsor about A.B. 152, and she has been willing to work through this with the technical questions we have on our end. Banks are highly regulated and are subject to federal and state oversight that is specific to depository institutions. For example, multiple regulatory agencies, including the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, and the Consumer Financial Protection Bureau all monitor the performance of banks in respect to all aspects of their operations, including debt collections. Debt collection activities are subject to similar prohibitions and unfair, deceptive, and abusive acts and practices under the federal unfair and deceptive acts and practices law. Our technical questions are set around ensuring A.B. 152 does not create any conflicts or confusion for banks between state and federal laws similar to what Mr. Wilson mentioned. We are hopeful the sponsor—based on recent conversations—will help us achieve that critical clarity. With that being said, we have not been contacted at this point by the proponents and were only alerted to the lengthy

amendment [[Exhibit C](#)] last night, which did not give us much time to review what we were going to discuss today. For any changes that are highly technical, we would appreciate improved communication moving forward.

Chair Jauregui:

Is there anyone else wishing to testify in neutral? [There was no one.] Would you like to give any closing remarks, Assemblywoman Krasner?

Assemblywoman Krasner:

No, thank you.

[[Exhibit E](#) and [Exhibit F](#) were submitted but not discussed and are included as part of the record.]

Chair Jauregui:

I will now close the hearing on A.B. 152. The last item on our agenda is public comment. Is there anyone wishing to give public comment? [There was no one.] Our next meeting will be on Monday, March 8, 2021, at 1:30 p.m.

We are adjourned [at 2:25 p.m.].

RESPECTFULLY SUBMITTED:

Julie Axelson
Committee Secretary

APPROVED BY:

Assemblywoman Sandra Jauregui, Chair

DATE: _____

EXHIBITS

[Exhibit A](#) is the Agenda.

[Exhibit B](#) is the Attendance Roster.

[Exhibit C](#) is a copy of a proposed conceptual amendment to [Assembly Bill 152](#), submitted and presented by Jamie Cogburn, Vice President, Nevada Justice Association.

[Exhibit D](#) is a copy of written testimony dated March 3, 2021, submitted by Peter Aldous, Private Citizen, Las Vegas, Nevada, in support of [Assembly Bill 152](#).

[Exhibit E](#) is copy of a letter dated March 2, 2021, submitted by Kimberly Surratt, President, Nevada Justice Association, in support of [Assembly Bill 152](#).

[Exhibit F](#) is a copy of a letter dated March 2, 2021, submitted by Shane Piccinini, representing Human Services Network, in support of [Assembly Bill 152](#).