

REGULAR CALENDAR

February 8, 2022

HOUSE OF REPRESENTATIVES

REPORT OF COMMITTEE

The Majority of the Committee on Commerce and Consumer Affairs to which was referred HB 1469-FN,

AN ACT prohibiting banks or businesses from using social credit scores. Having considered the same, report the same with the following amendment, and the recommendation that the bill OUGHT TO PASS WITH AMENDMENT.

Rep. Jeffrey Greeson

FOR THE MAJORITY OF THE COMMITTEE

MAJORITY COMMITTEE REPORT

Committee:	Commerce and Consumer Affairs
Bill Number:	HB 1469-FN
Title:	prohibiting banks or businesses from using social credit scores.
Date:	February 8, 2022
Consent Calendar:	REGULAR
Recommendation:	OUGHT TO PASS WITH AMENDMENT 2022-0342h

STATEMENT OF INTENT

The majority of the Commerce and Consumer Affairs Committee, recognizing the emerging threat of a form of discrimination that could be considered 21st century red-lining, recommends that this bill Ought to Pass with Amendment. The emerging threat is banks and other financial institutions using non-financial criteria as a basis for whether or not to grant access to banking and judging credit worthiness based on these criteria. This is social credit scoring as what is occurring in China, and it has no place in America. The bill, as amended, states that banks and other financial institutions doing business in New Hampshire, either directly or through the use of an outside contractor, shall not discriminate against, impose as a precondition, advocate for or cause adverse treatment of any person, business, or organization in their business practices based on: (A) The entity's ideological, philosophical, or political views and opinions; (B) Non-financial criteria such as, but not limited to: social media posts; internet browsing history; dietary habits; medical status; participation or membership in any clubs, associations, or unions, etc.; political affiliation; or place of employment or source of legal income; (C) Property or investments already owned by the entity; (D) Gun ownership; (E) Nature of business, if that business is governed or regulated or otherwise permitted to operate legally in the state of New Hampshire. This means the bill would protect petroleum exploration companies and wind turbine manufacturers alike from being denied loans simply because of the nature of the business. The bill would protect the employees of a gun manufacturer as well as the employees of an abortion clinic from being denied an account for their automatic paycheck deposits because of their place of employment. The bill would protect the elected official who says, "all lives matter," as well as elected officials who use racial epithets from having their accounts closed because of their ideologies. The bill does not prevent banks and other financial institutions from offering customers investments, products, and services that include subjective criteria, provided that criteria are fully disclosed and explained to any potential customer or investor prior to entering into a contract for such products and services. Rather than waiting for a history of abuses and then taking action to correct, the majority of the committee believes preventing abuses in the first place is better and recommends that the bill Ought to Pass with Amendment.

Vote 10-9.

Original: House Clerk
Cc: Committee Bill File

REGULAR CALENDAR

Commerce and Consumer Affairs

HB 1469-FN, prohibiting banks or businesses from using social credit scores. **MAJORITY: OUGHT TO PASS WITH AMENDMENT. MINORITY: INEXPEDIENT TO LEGISLATE.**

Rep. Jeffrey Greeson for the **Majority** of Commerce and Consumer Affairs. The majority of the Commerce and Consumer Affairs Committee, recognizing the emerging threat of a form of discrimination that could be considered 21st century red-lining, recommends that this bill Ought to Pass with Amendment. The emerging threat is banks and other financial institutions using non-financial criteria as a basis for whether or not to grant access to banking and judging credit worthiness based on these criteria. This is social credit scoring as what is occurring in China, and it has no place in America. The bill, as amended, states that banks and other financial institutions doing business in New Hampshire, either directly or through the use of an outside contractor, shall not discriminate against, impose as a precondition, advocate for or cause adverse treatment of any person, business, or organization in their business practices based on: (A) The entity's ideological, philosophical, or political views and opinions; (B) Non-financial criteria such as, but not limited to: social media posts; internet browsing history; dietary habits; medical status; participation or membership in any clubs, associations, or unions, etc.; political affiliation; or place of employment or source of legal income; (C) Property or investments already owned by the entity; (D) Gun ownership; (E) Nature of business, if that business is governed or regulated or otherwise permitted to operate legally in the state of New Hampshire. This means the bill would protect petroleum exploration companies and wind turbine manufacturers alike from being denied loans simply because of the nature of the business. The bill would protect the employees of a gun manufacturer as well as the employees of an abortion clinic from being denied an account for their automatic paycheck deposits because of their place of employment. The bill would protect the elected official who says, "all lives matter," as well as elected officials who use racial epithets from having their accounts closed because of their ideologies. The bill does not prevent banks and other financial institutions from offering customers investments, products, and services that include subjective criteria, provided that criteria are fully disclosed and explained to any potential customer or investor prior to entering into a contract for such products and services. Rather than waiting for a history of abuses and then taking action to correct, the majority of the committee believes preventing abuses in the first place is better and recommends that the bill Ought to Pass with Amendment. **Vote 10-9.**

Original: House Clerk

Cc: Committee Bill File

REGULAR CALENDAR

February 8, 2022

HOUSE OF REPRESENTATIVES

REPORT OF COMMITTEE

The Minority of the Committee on Commerce and Consumer Affairs to which was referred HB 1469-FN,

AN ACT prohibiting banks or businesses from using social credit scores. Having considered the same, and being unable to agree with the Majority, report with the following resolution: RESOLVED, that it is INEXPEDIENT TO LEGISLATE.

Rep. Christy Bartlett

FOR THE MINORITY OF THE COMMITTEE

MINORITY COMMITTEE REPORT

Committee:	Commerce and Consumer Affairs
Bill Number:	HB 1469-FN
Title:	prohibiting banks or businesses from using social credit scores.
Date:	February 8, 2022
Consent Calendar:	REGULAR
Recommendation:	INEXPEDIENT TO LEGISLATE

STATEMENT OF INTENT

This bill is quite vague in prohibiting banks or *businesses* from discrimination. The enforceability is questionable by the Attorney General's office, a division of the Department of Justice, which is charged with consumer protection complaints. It is likely that a complaint would be subjective and could not be easily reviewed, investigated, and prosecuted, absent a written policy outlining discrimination. There are already existing statutes prohibiting discrimination. There is widespread opposition to this bill throughout the banking and business community.

Rep. Christy Bartlett
FOR THE MINORITY

Original: House Clerk
Cc: Committee Bill File

REGULAR CALENDAR

Commerce and Consumer Affairs

HB 1469-FN, prohibiting banks or businesses from using social credit scores. **INEXPEDIENT TO LEGISLATE.**

Rep. Christy Bartlett for the **Minority** of Commerce and Consumer Affairs.

This bill is quite vague in prohibiting banks or *businesses* from discrimination. The enforceability is questionable by the Attorney General's office, a division of the Department of Justice, which is charged with consumer protection complaints. It is likely that a complaint would be subjective and could not be easily reviewed, investigated, and prosecuted, absent a written policy outlining discrimination. There are already existing statutes prohibiting discrimination. There is wide-spread opposition to this bill throughout the banking and business community.

Original: House Clerk

Cc: Committee Bill File

Amendment to HB 1469-FN

1 Amend the title of the bill by replacing it with the following:

2

3 AN ACT relative to prohibited acts for banks, credit unions, and businesses.

4

5 Amend the bill by replacing all after the enacting clause with the following:

6

7 1 New Subparagraph; Bank and Credit Union Regulatory and Enforcement; Prohibited Acts.

8 Amend RSA 383-A:7-701 by inserting after subparagraph (f) the following new subparagraph:

9 (g)(1) All banks and other financial institutions doing business in the state of New
10 Hampshire, either directly or through the use of an outside contractor, shall not discriminate
11 against, impose as a precondition, advocate for or cause adverse treatment of, any person, business,
12 or organization in their business practices based on the following, unless such action is necessary for
13 the physical safety of its employees:

14 (A) The entity's ideological, philosophical, or political views and opinions;

15 (B) Non-financial criteria such as, but not limited to, social media posts; Internet
16 browsing history, dietary habits, medical status, participation or membership in any clubs,
17 associations, or unions, etc.; political affiliation; or place of employment or source of legal income;

18 (C) Property or investments already owned by the entity;

19 (D) Gun ownership;

20 (E) Nature of business, if that business is governed or regulated or otherwise
21 permitted to operate legally in the state of New Hampshire.

22 (2) Notwithstanding paragraph (g)(1), banks and other financial institutions may
23 offer customers investments, products, and services that include subjective criteria, provided that
24 criteria are fully disclosed and explained to any potential customer or investor prior to entering into
25 a contract for such products and services.

26 (3) No provision of this law shall interfere with a person or business' ability to
27 discontinue or refuse to conduct business with a customer when such action is necessary for the
28 physical safety of the person, the business, or the business' employees.

29 2 New Paragraph; Regulation of Business Practices for Consumer Protection; Acts Unlawful.

30 Amend RSA 358-A:2 by inserting after paragraph XVIII the following new paragraph:

31 XIX.(a) Discriminate against, impose as a precondition, advocate for or cause adverse
32 treatment of any person, business, or organization in their business practices based on the following:

Amendment to HB 1469-FN

- Page 2 -

- 1 (1) The entity's ideological, philosophical, or political views and opinions;
- 2 (2) Non-financial criteria such as, but not limited to, social media posts; Internet
- 3 browsing history, dietary habits, medical status, participation or membership in any clubs,
- 4 associations, or unions, etc.; political affiliation; or place of employment or source of legal income;
- 5 (3) Property or investments already owned by the entity,
- 6 (4) Gun ownership; or
- 7 (5) Nature of business, if that business is governed or regulated or otherwise
- 8 permitted to operate legally in the state of New Hampshire, unless the practice is fully disclosed to
- 9 the potential consumer before the consumer and business enter into any business transaction.
- 10 (b) No provision of this law shall interfere with a person or business' ability to
- 11 discontinue or refuse to conduct business with a customer when such action is necessary for the
- 12 physical safety of the person, the business, or the business' employees.
- 13 3 Effective Date. This act shall take effect January 1, 2023.

2022-0342h

AMENDED ANALYSIS

This bill prohibits banks, credit unions, and businesses from engaging in discriminatory practices.



2022 SESSION

Commerce and Consumer Affairs

Bill #: 1469 Motion: OTV/A AM #: _____ Exec Session Date: 2/2/22

<u>Members</u>	<u>YEAS</u>	<u>Nays</u>	<u>NV</u>
Hunt, John B. Chairman	10		
Potucek, John M. Vice Chairman	1		
Osborne, Jason M.	2		
Ammon, Keith M. Clerk	3		
Abramson, Max <i>Berby</i>	4		
Ham, Bonnie D.	5		
Depalma IV, Joseph	6		
Greeson, Jeffrey	7		
Johnson, Dawn M.	8		
Terry, Paul A.	9		
Bartlett, Christy D.		1	
Abel, Richard M.		2	
Herbert, Christopher J.		3	
Van Houten, Constance <i>Dotzy</i>		4	
Fargo, Kristina M. <i>LeFlamme</i>		5	
Weston, Joyce		6	
Beaulieu, Jane E.		7	
Burroughs, Anita D.		8	
McAleer, Chris R.		9	
TOTAL VOTE:	10	9	



2022 SESSION

Commerce and Consumer Affairs

Bill #: HB 1469 Motion: OTP AM #: 03424 Exec Session Date: 2/2/2022

<u>Members</u>	<u>YEAS</u>	<u>Nays</u>	<u>NV</u>
Hunt, John B. Chairman	10		
Potucek, John M. Vice Chairman	1		
Osborne, Jason M.	2		
Ammon, Keith M. Clerk	3		
Abramson, Max <i>Berry</i>	4		
Ham, Bonnie D.	5		
Depalma IV, Joseph	6		
Greeson, Jeffrey	7		
Johnson, Dawn M.	8		
Terry, Paul A.	9		
Bartlett, Christy D.		1	
Abel, Richard M.		2	
Herbert, Christopher J.		3	
Van Houten, Constance <i>Dutzy</i>		4	
Fargo, Kristina M. <i>Le Flanme</i>		5	
Weston, Joyce		6	
Beaulieu, Jane E.		7	
Burroughs, Anita D.		8	
McAleer, Chris R.		9	
TOTAL VOTE:	10	9	

Amendment to HB 1469-FN

1 Amend the bill by replacing all after section 1 with the following:

2

3 2 New Subparagraph; Bank and Credit Union Regulatory and Enforcement; Prohibited Acts.
4 Amend RSA 383-A:7-701 by inserting after subparagraph (f) the following new subparagraph:

5 (g)(1) All banks and other financial institutions doing business in the state of New
6 Hampshire, either directly or through the use of an outside contractor, shall not discriminate
7 against, impose as a precondition, advocate for or cause adverse treatment of, any person, business,
8 or organization in their business practices based on the following, unless such action is necessary for
9 the physical safety of its employees:

- 10 (i) The entity's ideological, philosophical, or political views and opinions;
11 (ii) Non-financial criteria such as, but not limited to, social media posts;
12 Internet browsing history, dietary habits, medical status, participation or membership in any clubs,
13 associations, or unions, etc.; political affiliation; or place of employment or source of legal income;
14 (iii) Property or investments already owned by the entity;
15 (iv) Gun ownership;
16 (v) Nature of business, if that business is governed or regulated or otherwise
17 permitted to operate legally in the state of New Hampshire.

18 (2) Notwithstanding paragraph (g)(1), banks and other financial institutions may
19 offer customers investments, products, and services that include subjective criteria, provided that
20 criteria are fully disclosed and explained to any potential customer or investor prior to entering into
21 a contract for such products and services.

22 (3) No provision of this law shall interfere with a person or business' ability to
23 discontinue or refuse to conduct business with a customer when such action is necessary for the
24 physical safety of the person, the business, or the business' employees.

25 3 New Paragraph; Regulation of Business Practices for Consumer Protection; Acts Unlawful.
26 Amend RSA 358-A:2 by inserting after paragraph XVIII the following new paragraph:

27 XIX.(a) Discriminate against, impose as a precondition, advocate for or cause adverse
28 treatment of any person, business, or organization in their business practices based on the following:

- 29 (1) The entity's ideological, philosophical, or political views and opinions;
30 (2) Non-financial criteria such as, but not limited to, social media posts; Internet
31 browsing history, dietary habits, medical status, participation or membership in any clubs,
32 associations, or unions, etc.; political affiliation; or place of employment or source of legal income;

Amendment to HB 1469-FN

- Page 2 -

1 (3) Property or investments already owned by the entity,

2 (4) Gun ownership; or

3 (5) Nature of business, if that business is governed or regulated or otherwise
4 permitted to operate legally in the state of New Hampshire, unless the practice is fully disclosed to
5 the potential consumer before the consumer and business enter into any business transaction.

6 (b) No provision of this law shall interfere with a person or business' ability to
7 discontinue or refuse to conduct business with a customer when such action is necessary for the
8 physical safety of the person, the business, or the business' employees.

9 4 Effective Date. This act shall take effect January 1, 2023.

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

SUBCOMMITTEE WORK SESSION on HB 1469-FN

BILL TITLE: prohibiting banks or businesses from using social credit scores.

DATE: 2/2/22

Subcommittee Members: Reps. Osborne, Hunt, Ham, Johnson, Abel, Weston, Fargo, Herbert and McAleer

Comments and Recommendations:

Review amendment 2022-0271H

MOTIONS: OTP, OTP/A, ITL, Retained (1st Yr), Interim Study (2nd Yr) (Please circle one)

Moved by Rep. _____ Seconded by Rep. _____ AM Vote: _____

Adoption of Amendment # _____

Moved by Rep. _____ Seconded by Rep. _____ Vote: _____

_____ Amendment Adopted _____ Amendment Failed

MOTIONS: OTP, OTP/A, ITL, Retained (1st Yr), Interim Study (2nd Yr) (Please circle one)

Moved by Rep. _____ Seconded by Rep. _____ AM Vote: _____

Adoption of Amendment # _____

Moved by Rep. _____ Seconded by Rep. _____ Vote: _____

_____ Amendment Adopted _____ Amendment Failed

Respectfully submitted,

Rep. [Signature] Subcommittee Chairman/Clerk

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

SUBCOMMITTEE WORK SESSION on HB 1469-FN

BILL TITLE: prohibiting banks or businesses from using social credit scores.

DATE: February 2, 2022

Subcommittee Members: Reps. Hunt, Ham, Johnson, Abel, Weston and Herbert

Comments and Recommendations: Review Amendment #2022-0271h

Respectfully submitted,

Rep. John Hunt
Subcommittee Chairman

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

PUBLIC HEARING ON HB 1469-FN

BILL TITLE: (New Title) relative to prohibited acts for banks, credit unions, and businesses.

DATE: January 19, 2022

LOB ROOM: 302-304

Time Public Hearing Called to Order: 9:07 a.m.

Time Adjourned: 10:15 a.m.

Committee Members: Reps. Hunt, Potucek, Ammon, Greeson, Johnson, Terry, Bartlett, Abel, Herbert, Van Houten, Fargo, Weston, Beaulieu, Burroughs and McAleer

Bill Sponsors:

Rep. Bernardy

Rep. Vose

Rep. Hobson

Rep. Ammon

Rep. Notter

Rep. Greeson

Rep. Greene

TESTIMONY

* Use asterisk if written testimony and/or amendments are submitted.

Rep. Bernardy - Rockingham 16 - Introduced the bill

- What are ESG scores?
- Environmental factors, Social Justice, Governance scores, corporate governance.
- Scores are created by financial firms like Bloomberg
- All business of size have an ESG score.
- Woke movement is weaponing the scores against business and individuals
- A group has lobbied the federal reserve and the SEC to adopt these woke ESG scores
- The three index fund managers: BlackRock, VanGuard, and State Street are expected to have 40% of the S&P votes in the next two decades.
- If you are an investor you have an ESG score already personally
- If you work for an unfavored industry your score will be reduced

Rep. Bartlett

Q: You used the term woke a number of times in your speech. Please define that.

A: Take environmental score – climate change. A judgment is being made that if you're not supporting 100% electric vehicles, then you'll be downgraded.

Q: I'm still not clear. What do you mean by woke movements?

A: Woke leftist movement that's based picking winners and losers based on your ideology.

Rep Hunt

Q: What does woke mean.

A: A leftist centric movement focused. Take diversity. If a NH business doesn't have the right balance on their board.

Q: You keep saying wokism.

A: That's fine. One can have whatever political beliefs. The problem is elites have decided to force their decisions on everyone else.

Q: Such as the board of directors of a bank.

A: The big four accounting firms. Google. Apple. Those leaders have a view that is decided leftist. Parler, disappeared.

Q: I'm focusing in on the right of a bank to decide to be political. And they want to affect their political agenda on someone who has come to them for a bank loan. What you're telling me is the legislature is going to tell them they can't have a political opinion.

A: We're telling them they can't discriminate against customers based on their political views. They won't just look at their ability to repay the loan. A bank should be looking at ability to repay – not on politics.

Q: I sit on a family foundation. ESG has been around for years. The scoring system is based on the positives – what they are doing. How does someone know their ESG score? Not sure how this will be enforced. Evidence that someone was harmed by this scoring system. How will you enforce this?

A: Companies of any size have ESG scores. If you're an oil company, a firearms company, any other unfavored industry, are given an ESG score. Investors are given an ESG score.

Q: Where does this score exist?

A: The banks have scores.

Q: Now you're saying if I'm a bank and I don't give a loan to somebody, I could be responsible.

A: If you don't get a loan. The bank has to tell you why you didn't get the loan. If they say you don't have the ability to repay. If they use ESG criteria, they would be discriminating.

Q: You think a bank would do that.

A: They're goal is to have this in place by 2030.

Rep McAleer

Q: You seem to blame this only on the left. Could a group on the right do this too?

A: It's certainly possible that a group on the right could use something like this. The goal

Q: You seem to be saying there's some type of conspiracy on the left to establish these ESG scores.

A: I'm not saying there's a conspiracy. ESG scores have been created and are being used by investors. There's no problem with that. Those are personal decisions.

Rep Hunt

Q: Human rights groups have identified certain companies that are using Chinese child labor. If someone says I'm not going to invest in that company because of that report, would that be illegal?

A: If an individual wants to make that decision, that's their right.

Q: We don't want to do business with Nike because of Higher labor...

A: That would be discrimination.

Rep Bartlett

Q: Mr. Chair you alluded to how would the banking department monitor and enforce this bill?

A: Again, if you were requesting a loan as a business and an individual. You will be given a reason why your loan was given or not. Now you'll have the ability to report to the banking department as an individual.

Rep. Vose, Rock 9, Chair of ST&

- The aspect of ESG that I find most trouble is the divestiture of fossil fuels as a way to combat climate change.
- The science of climate change is not settled
- ESG scores are being used to get companies to divest from the fossil fuel industry.
- Banks are using ESG scores as a part of the influence to convince funds to divest from fossil fuels - retirement funds for example.
- Divesting in fossil fuels stocks could collapse the fossil fuel industry and that would kill more people than climate change.
- This would destabilize the world and create instability and chaos around the planet.

Rep. Beaulieu

Q: There is a fiscal note. Could you explain as a Republican why you're sponsoring a bill with a fiscal note.

Hunt: We do not ask people's motivation.

Rep Johnson

Q: Do you have evidence of discrimination against

A: If you consider the net-zero banking alliance is discriminating

Q: Is the government officially participating in the World Economic Forum?

A: I suspect not but it could be. I sent a link to the committee that explains the net-zero banking alliance.

Rep McAleer

Q: I'm looking at your notes. Could you elaborate on collectivism?

A: If you look at China, it's a watered down version of capitalism, more collectivism. The government essentially controls businesses. The book "Great Reset" explains how we're on the road to similar collectivism. The ESG scores can be manipulated and abused to achieve that goal.

Rep Christy Merrill, Bankers Association.

- Opposed
- Banks should not discriminate based on things like social media posts.
- Bill could invite law suits from disgruntled banking customers
- The bill does not define discrimination or adverse treatment
- Broad terminology, business practices not defined.
- Community reinvestment act makes sure a bank isn't engaged in discriminatory lending practices. Believe there are serious consequences for our member banks.

Rep Hunt

Q: The anti discrimination laws in place would apply, correct?

A: Yes

Rep Able

Q: Question of the chair. Will the banking department be testifying?

Hunt: No card.

Q: The NH banking department only oversees states banks. If this legislation were to go into effect, what would be the effect on foreign banks?

A: The banking department regulates other institutions as well. Unclear to us.

Rep Terry

Q: You were opposed to this legislation because there is no definition of discrimination. The bill defines discrimination as being based on ESG scores. Can you clarify?

A: Section 1 is the purpose statement and doesn't amend any statute so I do not think it would be binding.

Q: Would it satisfy your concern that discrimination is not defined, if it was defined somewhere in section 2 as discrimination based on ESG scores?

A: It would improve but we still have other concerns.

Q: With respect to that concern would you follow up with the committee?

A: I'm happy to look at anything.

Hunt: You should email exactly what your question is. And make sure they address that during the subcommittee.

Betty Grande, Heartland Institute, North Dakota

- Heartland Institute is a national think tank and we work on the state level.
- Bill addresses a growing threat to citizens and private business in your state
- Federal govt shouldn't control the choices of our citizens
- Growing threat to liberty is coming from the government and big business
- The coal industry in ND is seeing the effect of this, they refuse to insure or jack their rates.
- The result is less choice for the average citizen.
- The rating system is in place, we have seen it in the coal industry.

Rep Terry

Q: Something you said early on. You described communist china's ESGs as arbitrary and subjective standards. Could you explain how these standards are philosophical and political. Command and control economy.

A: China set this up for control of their citizens. Their scores are based on whether you're following their political ideals. If my score gets too low my chip won't let me on the bus or to purchase a particular thing. We're not to that extreme, but when a country that large and gaining this much control. We need to be aware and not be naïve about what is going on.

Q: Would you agree there are some element of ideology and political element in what's going on in this country?

A: Yes. If you are expanding your carbon footprint too far, you'll be cut off for your insurance, banking services. President Biden executive order 14008 stated that all agencies are

Rep Herbert

Q: What's the full name of your organization?

A: We're just the heartland institute.

Rep Johnson

Q: Is there an effort to make the federal reserve a depository bank?

A: The final goal is for all banking to go centralized.

Q: Can individuals open up an account with the federal reserve?

A: I don't know the answer.

Rep Burroughs

Q: Curious to know if the insurance rates going up in the fossil fuel industry isn't a function of litigation?

A: I am going on what the industry has told me.

Q: Section II social media clubs, etc. If someone posts about terrorism, should that be considered in their scores.

A: The bill sponsor would be the one to direct your questions to.

House Remote Testify

Commerce and Consumer Affairs Committee Testify List for Bill HB1469 on 2022-01-19

Support: 63 Oppose: 4 Neutral: 0 Total to Testify: 0

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<u>Name</u>	<u>City, State</u> <u>Email Address</u>	<u>Title</u>	<u>Representing</u>	<u>Position</u>	<u>Testifying</u>	<u>Non-Germane</u>	<u>Signed Up</u>
Perlow, Glenn	Concord, NH glenn.perlow@nhtrustcouncil.com	A Lobbyist	The New Hampshire Trust Council	Oppose	No	No	1/14/2022 10:27 AM
Howland, Curtis	Manchester, NH howland@priss.com	A Member of the Public	Myself	Support	No	No	1/16/2022 5:21 PM
Vose, Michael	Epping, NH michael.vose@leg.state.nh.us	An Elected Official	Rockingham 9	Support	No	No	1/16/2022 8:08 PM
Morrison, Sean	Epping, NH moe.morrison@yahoo.com	A Member of the Public	Myself	Support	No	No	1/16/2022 10:34 PM
McPhee, Bruce	Epping, NH shebam@comcast.net	A Member of the Public	Myself	Support	No	No	1/17/2022 5:05 AM
Axelmann, Elliot	Hooksett, NH alu.axelman@gmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 10:13 AM
Sutcliffe, Patricia	Epping, NH Psutcliffe@myfairpoint.net	A Member of the Public	Myself	Support	No	No	1/17/2022 10:13 AM
Thomas, Steve	Epping, NH sthomas@gopaysmart.com	A Member of the Public	My wife & myself	Support	No	No	1/17/2022 10:24 AM
Hauschel, Ackson	Newmarket, NH acksones@yahoo.com	A Member of the Public	Myself	Support	No	No	1/17/2022 10:35 AM
Park, Jr., Ken	Loudon, NH ken@kennethdparkjr.com	A Member of the Public	Myself	Support	No	No	1/17/2022 12:45 PM
Hathaway', Madeleine	Epping, NH madstitches@yahoo.com	A Member of the Public	Myself	Support	No	No	1/17/2022 1:22 PM
Copp, Hon. Anne	Fmr Derry, NH Anne_Copp2010@yahoo.com	A Member of the Public	Myself	Support	No	No	1/17/2022 2:30 PM
Scamman, James	Stratham, NH jimscamman@msn.com	A Member of the Public	Myself	Support	No	No	1/17/2022 2:54 PM

Abare, Kimberly	Salem, NH kabare@nedc.com	A Member of the Public	Myself	Support	No	No	1/17/2022 2:57 PM
Abare, David	Salem, NH dave@nedc.com	A Member of the Public	Myself	Support	No	No	1/17/2022 3:13 PM
Cody, John	Epping, NH Spmedicrn@gmail.com	An Elected Official	Myself	Support	No	No	1/17/2022 3:27 PM
Reed, Sarah	Concord, NH stubbs.saraha@gmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 3:59 PM
Reed, William	concord, NH willie.b.reed@gmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 4:01 PM
Cox, Keith	Merrimack, NH Kcox7700@yahoo.com	A Member of the Public	Myself	Support	No	No	1/17/2022 5:24 PM
Abare, David W.	Pelham, NH Dwabare@nedc.com	A Member of the Public	Myself	Support	No	No	1/17/2022 5:29 PM
Noyes, Andrew	Bethlehem, NH andynoyes123@gmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 5:41 PM
Lawrence, Therese	Manchester, NH tlawrence024@gmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 5:49 PM
Mennella, Alexandra	Weare, NH am88@fastmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 5:50 PM
Noyes, Chris	BETHLEHEM, NH chris@crosstowncourierservice.com	A Member of the Public	Myself	Support	No	No	1/17/2022 5:51 PM
Smith, Julie	nashua, NH cantdog@comcast.net	A Member of the Public	Myself	Support	No	No	1/17/2022 5:52 PM
Batten, Dan	Center Ossipee, NH danbatten@protonmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 6:02 PM
S, Julie	Newport, NH Jpmom39@gmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 6:13 PM
Sims, Roy	Newport, NH Jpmom39@gmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 6:14 PM
Heselton, Dorene	Epping, NH equilady57@gmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 6:19 PM
McCullough, Daniel	BETHLEHEM, NH dan.mccullough@gmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 6:22 PM
Chicoine, Brian	Manchester, NH brian.chicoine@outlook.com	A Member of the Public	Myself	Support	No	No	1/17/2022 6:30 PM

Chicoine, Jackie	Manchester, NH bookgeek78@outlook.com	A Member of the Public	Myself	Support	No	No	1/17/2022 6:33 PM
Melvin, Daniel	Auburn, NH DanMelvin@verizon.net	A Member of the Public	Myself	Support	No	No	1/17/2022 6:46 PM
Cordelli, Glenn	Center Tuftonboro, NH glenn.cordelli@leg.state.nh.us	An Elected Official	Myself	Support	No	No	1/17/2022 6:53 PM
Babine, Katherine	Londonderry, NH Kb.cksconsulting@gmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 6:58 PM
Cooper, Carlton	Rochester, NH cwcooper20@yahoo.com	A Member of the Public	Myself	Support	No	No	1/17/2022 7:09 PM
Staples, Frank	Manchester, NH Iamhumbled@protonmail.com	A Member of the Public	Myself	Oppose	No	No	1/17/2022 7:13 PM
Silva, Lance	Kingston, NH lancesilva33@gmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 7:27 PM
Pauer, Rep. Diane	Brookline, NH diane.pauer@leg.state.nh.us	An Elected Official	Myself	Support	No	No	1/17/2022 8:01 PM
DeCaprio, Mike	Kensington, NH Mikedecaprio@comcast.net	A Member of the Public	Myself	Support	No	No	1/17/2022 8:24 PM
Courchaine, Sarah	SANBORNTON, NH simplybalanced@yahoo.com	A Member of the Public	Myself	Support	No	No	1/17/2022 8:35 PM
Porter, Joan	Manchester, NH joannieporter@yahoo.com	A Member of the Public	Myself	Support	No	No	1/17/2022 8:51 PM
Towne, Brenda	Stratham, NH Btowne@protonmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 8:57 PM
Minery, Caren	Loudon, NH Caren.minery@gmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 9:11 PM
Sierpien, Jim	Plaistow, NH Jim.sierpien@gmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 9:21 PM
Martin, Andrea	Sandwich, NH andi_t_martin@hotmail.com	A Member of the Public	Myself	Support	No	No	1/17/2022 10:38 PM
Campbell, Ryan	Manchester, NH R7camp@comcast.net	A Member of the Public	Myself	Support	No	No	1/18/2022 5:44 AM
Richardson, Daniel	Nashua, NH daniel6_22@comcast.net	A Member of the Public	Myself	Support	No	No	1/18/2022 8:23 AM
Petrusewicz, Carol	rochester, NH clmcc2befree@yahoo.com	A Member of the Public	Myself	Support	No	No	1/18/2022 9:42 AM

Trexler, Larisa	Stoddard, NH trexlah@icloud.com	A Member of the Public	Myself	Support	No	No	1/18/2022 9:48 AM
Trexler, Ryan	Stoddard, NH trexlers@gmail.com	A Member of the Public	Myself	Support	No	No	1/18/2022 9:48 AM
SKIDMORE, CLARENCE	BROOKLINE, NH ashskidmore@charter.net	A Member of the Public	Myself	Support	No	No	1/18/2022 9:55 AM
Joyce, Michele	Bath, NH mjdigspigs@yahoo.com	A Member of the Public	Myself	Support	No	No	1/18/2022 10:34 AM
Smith, James	Deerfield, NH edudesdad@gmail.com	A Member of the Public	Myself	Support	No	No	1/18/2022 10:48 AM
Tuttle, Jennifer	Farmington, NH Mom4ever81@gmail.com	A Member of the Public	Myself	Support	No	No	1/18/2022 11:12 AM
Owens, Brady	Nashua, NH brady.owens@pm.me	A Member of the Public	Myself	Support	No	No	1/18/2022 11:14 AM
Minery, Jeremy	Loudon, NH Jerminery@gmail.com	An Elected Official	Myself	Support	No	No	1/18/2022 12:02 PM
Lumetta, Richard	Concord, NH Richlumetta@gmail.com	A Member of the Public	Myself	Support	No	No	1/18/2022 12:02 PM
Young, Tim	Pembroke, NH tim.young11@outlook.com	A Member of the Public	Myself	Support	No	No	1/18/2022 12:08 PM
Saba, Robin	CANDIA, NH rbrooks230@hotmail.com	A Member of the Public	Myself	Support	No	No	1/18/2022 2:20 PM
Hunt, Wendy	AMHERST, NH whunt@nashuachamber.com	A Member of the Public	Greater Nashua Chamber of Commerce members	Oppose	No	No	1/18/2022 2:34 PM
Juvet, David	Concord, NH djuvet@biaofnh.com	A Lobbyist	Business & Industry Association of New Hampshire	Oppose	No	No	1/18/2022 4:11 PM
LaPointe, Susan	Epping, NH suelap16@gmail.com	A Member of the Public	Myself	Support	No	No	1/18/2022 4:22 PM
Van Arsdale, Linda	Wolfeboro, NH Lynjenks@hotmail.com	A Member of the Public	Myself	Support	No	No	1/18/2022 4:52 PM
Van Arsdale, Joel	North Hampton, NH JoelVanArsdale@yahoo.com	A Member of the Public	Myself	Support	No	No	1/18/2022 4:53 PM
Jenkins, Isabel	Exeter, NH Isajenks@gmail.com	A Member of the Public	Myself	Support	No	No	1/18/2022 4:53 PM
Jenkins, Cynthia	North Hampton, NH Cynjenks@comcast.net	A Member of the Public	Myself	Support	No	No	1/18/2022 4:55 PM

Murphy, Kevin	Hampstead, NH kfinurphy76@gmail.com	A Member of the Public	Myself	Support	No	No	1/18/2022 4:57 PM
O'Rourke, Colleen	Merrimack, NH Dertibird26@gmail.com	A Member of the Public	Myself	Support	No	No	1/18/2022 5:01 PM
Safford, Ben	Pelham, NH benjamin.safford@gordon.edu	A Member of the Public	Myself	Support	No	No	1/18/2022 5:11 PM
Beaudoin, Sherry	Rochester, NH sherrybeaudoin@metrocast.net	A Member of the Public	Myself	Support	No	No	1/18/2022 7:53 PM
Sims, Julie	Newport, NH Jpmom39@gmail.com	An Elected Official	Myself	Support	No	No	1/18/2022 8:08 PM
Tarlowski, Edward	Manchester, NH EJT322@icloud.com	A Member of the Public	Myself	Support	No	No	1/18/2022 8:23 PM
Takekoshi, Christy	Manchester, NH cetakekoshi@gmail.com	A Member of the Public	Myself	Support	No	No	1/18/2022 8:27 PM
Archibald, Janan	Kensington, NH jva_archibald@yahoo.com	A Member of the Public	Myself	Support	No	No	1/18/2022 8:59 PM
Dunlap, Elisabeth	Lisbon, NH dunlapme@gmail.com	A Member of the Public	Myself	Support	No	No	1/18/2022 11:01 PM
Axelman, Kate	Hooksett, NH katebalani@gmail.com	A Member of the Public	Myself	Support	No	No	1/18/2022 11:45 PM
Owens, Kimberly	Nashua, NH tiptoeskst@gmail.com	A Member of the Public	Myself	Support	No	No	1/19/2022 5:42 AM
Pumilia, MaryAnn	Laconia, NH mpumilia@frontiernet.net	A Member of the Public	Myself	Support	No	No	1/19/2022 7:02 AM
Chester, Russan	Bedford, NH russan.chester@gmail.com	A Member of the Public	Myself	Support	No	No	1/19/2022 7:22 AM
Patch, Jessica	Richmond, NH patchskindredk9@gmail.com	A Member of the Public	Myself	Support	No	No	1/19/2022 7:49 AM
Testerman, Karen	Franklin, NH karen@karentesterman.com	A Member of the Public	Myself	Support	No	No	1/19/2022 8:05 AM
Hodgman, Robert	Epping, NH hodgmania3@gmail.com	A Member of the Public	Myself	Support	No	No	1/19/2022 8:25 AM
LaClair, Donna	Loudon, NH alleycat9801@comcast.net	A Member of the Public	Myself	Support	No	No	1/19/2022 8:55 AM
Ferreira, Melissa	Londonderry, NH Melissacrouch74@yahoo.com	A Member of the Public	Myself	Support	No	No	1/19/2022 8:58 AM

White, Melissa	Peterborough, NH marino_melissa@yahoo.com	A Member of the Public	Myself	Support	No	No	1/19/2022 9:13 AM
Neal, Robert	New Ipswich, NH robertmneal93@gmail.com	A Member of the Public	Myself	Support	No	No	1/19/2022 9:24 AM
Marino, John	Peterborough, NH marino_melissa@yahoo.com	A Member of the Public	Myself	Support	No	No	1/19/2022 9:26 AM
Porter, Jandee	Acworth, NH jandeeper@live.com	A Member of the Public	Myself	Support	No	No	1/19/2022 9:27 AM
Dudak, Breanna	Marlow, NH bdudak8820@icloud.com	A Member of the Public	Myself	Support	No	No	1/19/2022 9:27 AM
Dudak, Colemann	Marlow, NH dudak93@gmail.com	A Member of the Public	Myself	Support	No	No	1/19/2022 9:27 AM
Reed, Christie	Temple, NH christiereed333@gmail.com	A Member of the Public	Myself	Support	No	No	1/19/2022 9:28 AM
Richardson, Bryan	Alexandria, NH marks-dad@ipatriots.us	A Member of the Public	Myself	Support	No	No	1/19/2022 10:06 AM
Snow, Danielle	Hillsboro, NH dnllsnw@gmail.com	A Member of the Public	Myself	Support	No	No	1/19/2022 11:13 AM
Schwab, Rebecca	Concord, NH rebecca.schwab@protonmail.com	A Member of the Public	Myself	Support	No	No	1/19/2022 11:15 AM
Schwab, Henriette	Concord, NH hmarieschwab@protonmail.com	A Member of the Public	Myself	Support	No	No	1/19/2022 11:15 AM
Cedolin, Alexandra	Epping, NH Ahwhyte@gmail.com	A Member of the Public	Myself	Support	No	No	1/19/2022 1:18 PM
Collyer, Anne	Newton, NH annicollyer34@gmail.com	A Member of the Public	Myself	Support	No	No	1/19/2022 2:06 PM
Brough, J	New Hampton, NH mmiw@live.com	A Member of the Public	Myself	Support	No	No	1/19/2022 7:26 PM

Archived: Thursday, May 19, 2022 12:44:40 PM
From: Tina Hood
Sent: Wednesday, February 2, 2022 8:07:56 PM
To: ~House Commerce Committee
Subject: HB 1469
Importance: Normal

Dear Committee Members,

I respectfully request that you support HB 1469, which would prohibit banks from engaging in discriminatory practices based on ideology, political party, or social credit score.

This type of system flies in complete opposition to our Declaration of Independence, Constitution, and Amendments. We've already been down the segregation road in this country -- it's wrong and it's evil.

I still remember not being allowed entry in certain places as a child, because my skin was the wrong color. It was absolutely horrible to be treated lower than pond scum. And that's how a large portion of our population would be treated, if this type of system were put in place.

"We hold these truths to be self-evident, that **all men are created equal**, that they are **endowed** by their Creator **with certain unalienable Rights**, that among these are **Life, Liberty and the pursuit of Happiness**." [emphasis mine]

Again, I respectfully request that you support HB 1469, so that we do not revisit segregation in this country.

Thank you for your time and consideration.

Sincerely,
Tina Hood
578 Ashby Rd
New Ipswich, NH 03071
603-265-0744

Sent from my Galaxy S10

Please excuse typos and brief answers. Thank you. 😊

Archived: Thursday, May 19, 2022 12:44:47 PM
From: [Anthony Amato](#)
Sent: Friday, January 21, 2022 7:41:28 PM
To: [~House Commerce Committee](#)
Subject: HB 1469
Importance: Normal

I want HB 1469 voted YES. Time to head off the Nazi discrimination before it begins.

A. Frank Amato
Hooksett

Archived: Thursday, May 19, 2022 12:44:47 PM

From: [Taci Guven](#)

Sent: Friday, January 21, 2022 5:19:10 PM

To: [~House Commerce Committee](#)

Subject: HB 1469

Importance: Normal

Dear Committee Members,

I ask that you support HB 1469.

Social credit system is all about totalitarian control and it has no place in the Land of the Free.

Thank you
Taci Guven
Windham, NH

Sent from my iPhone

Archived: Tuesday, April 5, 2022 2:17:16 PM
From: Wendy Hunt
Sent: Monday, January 31, 2022 12:07:30 PM
To: ~House Commerce Committee
Subject: HB 1469
Importance: Normal

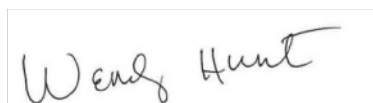
Dear Chairman Hunt and members of the House Commerce Committee:

My name is Wendy Hunt, President and CEO of the Greater Nashua Chamber of Commerce.

On behalf of the 400 business members we represent, I write to oppose HB 1469.

HB 1469 seeks to prohibiting banks or businesses from using social credit scores. The language of the bill is extremely vague. Hiring practices of a business should be left to the business.

Thank you for your time and consideration.

A rectangular box containing a handwritten signature in cursive that reads "Wendy Hunt".

Wendy Hunt, President & CEO
Greater Nashua Chamber of Commerce
60 Main Street, Suite 200
Nashua, NH 03060
603.881.8333
www.nashuachamber.com

Archived: Thursday, May 19, 2022 12:44:47 PM

From: [Lisa Post](#)

Sent: Thursday, January 20, 2022 7:28:31 AM

To: [~House Commerce Committee](#)

Subject: HB 1469-FN

Importance: Normal

Please add my support to pass HB 1469-FN.

Rep. Lisa CM Post
Lyndeborough Hills D4
802-730-5401

Sent from my iPhone

Archived: Thursday, May 19, 2022 12:44:45 PM
From: Michael Vose
Sent: Wednesday, January 26, 2022 12:52:02 PM
To: Keith Ammon
Cc: ~House Commerce Committee
Subject: Re: HB1469 prohibiting banks or businesses from using social credit scores
Importance: Normal

https://www.realclearenergy.org/articles/2022/01/25/woke_capital_wont_save_the_planet_but_it_will_crash_the_economy_813687.html



Woke Capital Won't Save the Planet – But It Will Crash the Economy | RealClearEnergy

Judged by BlackRock CEO Larry Fink's latest letter, January 2022 might turn out to be the highwater mark of woke capitalism. Stakeholder capitalism is not "woke," Fink says, because capitalism is driven by mutually beneficial relationships between businesses and their stakeholders. He's ...

www.realclearenergy.org

--Rep. Michael Vose, Chair
Science, Technology, & Energy Committee
Rockingham District 9
Epping, NH

From: Keith Ammon <Keith.Ammon@leg.state.nh.us>
Sent: Tuesday, January 25, 2022 1:48 PM
To: Michael Vose <Michael.Vose@leg.state.nh.us>
Subject: HB1469 prohibiting banks or businesses from using social credit scores

Thank you for your email regarding HB1469, prohibiting banks or businesses from using social credit scores.

I am one of the cosponsors on this bill and I support the bill as amended by the House Commerce Committee.

To stay up to date on this bill, follow the bill's docket here <http://gencourt.state.nh.us/bill_status/billinfo.aspx?id=1673&inflect=2> .

Regards,

Keith Ammon
New Hampshire State Representative
Hillsborough County District 40 (Hollis, Milford, Mont Vernon, and New Boston)
Assistant Majority Whip
Clerk of House Commerce and Consumer Affairs Committee
Website: Ammon4nh.com <<https://ammon4nh.com/>>
Twitter: @RepKeithAmmon <<https://twitter.com/RepKeithAmmon>>

Archived: Thursday, May 19, 2022 12:44:45 PM
From: Michael Vose
Sent: Wednesday, January 26, 2022 1:01:20 PM
To: Keith Ammon
Cc: ~House Commerce Committee; jd.bernardy@comcast.net
Subject: Re: HB1469 prohibiting banks or businesses from using social credit scores
Importance: Normal

ESG metrics

https://www3.weforum.org/docs/WEF_IBC_Measuring_Stakeholder_Capitalism_Report_2020.pdf

--Rep. Michael Vose, Chair
Science, Technology, & Energy Committee
Rockingham District 9
Epping, NH

From: Michael Vose <Michael.Vose@leg.state.nh.us>
Sent: Wednesday, January 26, 2022 12:51 PM
To: Keith Ammon <Keith.Ammon@leg.state.nh.us>
Cc: ~House Commerce Committee <HouseCommerceCommittee@leg.state.nh.us>
Subject: Re: HB1469 prohibiting banks or businesses from using social credit scores

https://www.realclearenergy.org/articles/2022/01/25/woke_capital_wont_save_the_planet_but_it_will_crash_the_economy_813687.html



Woke Capital Won't Save the Planet – But It Will Crash the Economy | RealClearEnergy

Judged by BlackRock CEO Larry Fink's latest letter, January 2022 might turn out to be the highwater mark of woke capitalism. Stakeholder capitalism is not "woke," Fink says, because capitalism is driven by mutually beneficial relationships between businesses and their stakeholders. He's ...

www.realclearenergy.org

--Rep. Michael Vose, Chair
Science, Technology, & Energy Committee
Rockingham District 9
Epping, NH

From: Keith Ammon <Keith.Ammon@leg.state.nh.us>
Sent: Tuesday, January 25, 2022 1:48 PM
To: Michael Vose <Michael.Vose@leg.state.nh.us>
Subject: HB1469 prohibiting banks or businesses from using social credit scores

Thank you for your email regarding HB1469, prohibiting banks or businesses from using social credit scores.

I am one of the cosponsors on this bill and I support the bill as amended by the House Commerce Committee.

To stay up to date on this bill, follow the bill's docket here <http://gencourt.state.nh.us/bill_status/billinfo.aspx?id=1673&inflect=2> .

Regards,

Keith Ammon
New Hampshire State Representative
Hillsborough County District 40 (Hollis, Milford, Mont Vernon, and New Boston)
Assistant Majority Whip
Clerk of House Commerce and Consumer Affairs Committee
Website: Ammon4nh.com <<https://ammon4nh.com/>>
Twitter: @RepKeithAmmon <<https://twitter.com/RepKeithAmmon>>

Archived: Thursday, May 19, 2022 12:44:46 PM
From: [Jeri Kauffman](#)
Sent: Tuesday, January 25, 2022 7:14:16 AM
To: [~House Commerce Committee](#)
Subject: HB1469
Importance: Normal

Hello,

I writing to encourage you to pass this bill. I believe that banks should be prohibited from engaging in discriminatory practices based on ideology, political party, or social credit score. Further more, a social credit score is unconstitutional.

Thank you,
Jeri Kauffman
Laconia NH

Archived: Thursday, May 19, 2022 12:44:46 PM
From: [ANDREA WARRINER](#)
Sent: Monday, January 24, 2022 12:00:48 PM
To: [~House Commerce Committee](#)
Subject: HB1469
Importance: Normal

Dear Honorable Representatives,

I am writing to ask that you support HB1469. As you are aware cultural Marxism is taking over our country and done mostly through corporate America. We need our NH representatives to stand up against discriminatory practices and advocate for what is best for the people who hired you and what their will is. If you don't think it will ever come to NH or anywhere else, you are wrong. Here is prime example of it being done in Massachusetts. This was taken from the November 2021 Massachusetts State Retirement Board newsletter.

"Massachusetts' Pension Fund May Be Used in Fight Against Climate Change

Recently, Massachusetts State Treasurer Deborah Goldberg announced new draft rules, that if adopted by the Pension Reserves Investment Management ("PRIM") Board, will allow PRIM to vote against directors at companies that are not aligned with the Paris Climate Agreement.

The criteria includes aligning businesses with the goals of limiting global warming to 1.5 degrees Celsius and/or planning to achieve "net-zero" emissions by 2050.

"The pension fund invests billions of dollars in publicly-traded companies, and we want to do all we can to ensure these organizations are following best practices by affirming the science and causes of climate change," said State Treasurer Deborah B. Goldberg, who Chairs the PRIM Board."

This is a prime example of discrimination based on a social score and it will trickle down to the consumer.

No person should be denied service because of a subjective "social credit score" yet this is happening. I am urging you to vote to preserve our freedom!

Respectfully,

Andrea Warriner

Archived: Thursday, May 19, 2022 12:44:46 PM
From: [Rachel Paluch](#)
Sent: Monday, January 24, 2022 10:05:35 AM
To: [~House Commerce Committee](#)
Subject: RE: HB1469
Importance: Normal

Dear Honorable Representatives,

I was shocked to learn there are businesses that are using or contemplating using social scores to subjectively discriminate against those that may have a different idea or view than themselves. I urge you to support HB1469. It is unconscionable that this bill is even necessary in America, but it is. Cultural Marxism is gripping nearly every corner of corporate America, and we need our NH representatives to stand up against their discriminatory practices. No person should be denied service because of a subjective "social credit score" or what ideas they espouse, yet this is the reality in America 2022. PLEASE vote to preserve & protect our freedom.

Rachel Paluch
Alton NH
603-231-8517

Archived: Thursday, May 19, 2022 12:44:46 PM
From: paulbabb@protonmail.com
Sent: Monday, January 24, 2022 10:05:19 AM
To: ~House Commerce Committee
Subject: HB1469
Importance: Normal

Dear Honorable Representatives,

We urge you to support HB1469. The idea of business being able to discriminate against the public based off of some conceived "social credit" score is against everything this Republic once stood for. Please stand up for your constituents.

Thank you,

Paul and Julie Babb
Antrim NH

Sent from ProtonMail mobile

Archived: Thursday, May 19, 2022 12:44:48 PM
From: [Joan Porter](#)
Sent: Monday, January 17, 2022 9:12:00 PM
To: [~House Commerce Committee](#)
Subject: HB1469
Importance: Normal

I support this bill and hope and expect that you will as well. Do what is right for NH!
Joan Porter
237 Woodcrest Ct
Manchester NH 03109

[Sent from Yahoo Mail on Android](#)

Archived: Thursday, May 19, 2022 12:44:42 PM
From: [litval1958](#)
Sent: Tuesday, February 1, 2022 10:55:50 AM
To: [~House Commerce Committee](#)
Subject: HB1469
Importance: Normal

Good morning legislators,

I am writing this to ask you to please support HB1469. I feel it is very wrong to discriminate against people that do not go along with unconstitutional mandates.

I appreciate the fact that our NH legislators see what may be coming with passports and are bringing bills to the table to support our rights.

Thank you so much for your time.

Valerie Little

Powered by Cricket Wireless

Archived: Thursday, May 19, 2022 12:44:46 PM
From: cmcinteriors@comcast.net
Sent: Monday, January 24, 2022 1:14:48 PM
To: ~House Commerce Committee
Subject: HB-1469
Importance: Normal

Dear Honorable Representatives,

I urge you to support HB1469. It is unconscionable that this bill is even necessary in America, but it is. Cultural Marxism is gripping nearly every corner of corporate America, and we need our NH representatives to stand up against their discriminatory practices. No person should be denied service because of a subjective "social credit score" or what ideas they espouse, yet this is the reality in America 2022. PLEASE vote to preserve our freedom.

Christine Camillieri
Sent from my iPhone

Archived: Thursday, May 19, 2022 12:44:46 PM

From: [Kenneth Johnson](#)

Sent: Monday, January 24, 2022 1:39:43 PM

To: ~[House Commerce Committee](#)

Subject: HB1469: Prohibit Banks from using social credit scores.

Importance: Normal

Please give HB1469 an "Ought to Pass" or OTP. The reason is simple. Using social credit scores which can be manipulated easily by those with the money is simply bypassing the legislative process so they can implement unreasonable and un-legislated control over all of the population.

Thank you for listening,

Kenneth Johnson
33 Hillside Dr.
Hollis, NH 03049
603-305-2020
kej333@outlook.com

Sent from my iPad Pro 12.9 4th Gen

Archived: Thursday, May 19, 2022 12:44:47 PM
From: [Mike DeCaprio](#)
Sent: Wednesday, January 19, 2022 10:22:52 PM
To: [~House Commerce Committee](#)
Subject: I support HB1469
Importance: Normal

Please support HB1469 and protect the sovereignty on NH residents.
Than you,
Mike DeCaprio
Kensington,NH
"Rebellion to tyrants is obedience to God."
Benjamin Franklin

Archived: Thursday, May 19, 2022 12:44:48 PM

From: Daniel Richardson

Sent: Monday, January 17, 2022 5:33:33 PM

To: ~House Commerce Committee

Cc: Tom Lanzara; JD Bernardy; Michael Vose; Deborah Hobson; Keith Ammon; Jeanine Notter; Jeffrey Greeson; Bob Greene

Subject: In Support of HB 1469 prohibiting banks or businesses from using social credit scores.

Importance: Normal

Ref: Jan 19, 2022 Committee Meeting

HOUSE COMMERCE AND CONSUMER AFFAIRS COMMITTEE -

I write in support of HB 1469. We have been witness to institutional and corporate discrimination against New Hampshire inhabitants by means of commercial retaliation solely on the basis of that inhabitant's lawful affiliations and 1st Amendment social media posts. Such immoral acts, correlated chronologically to the inhabitant's domestic act, leave little doubt as to cause and effect.

This bill provides proper penalty and an inherent means of proving the violation beyond reasonable doubt, particularly for patterns of violation.

Please favorably support HB 1469 with OTP.

Daniel Richardson, Nashua

Archived: Thursday, May 19, 2022 12:44:48 PM

From: BRUCE MCPHEE

Sent: Monday, January 17, 2022 5:19:16 AM

To: ~House Commerce Committee

Subject: NH House Remote Testify: 9:00 am - HB1469 in House Commerce and Consumer Affairs

Importance: Normal

To whom it may concern,

I strongly believe that HB1469 bill should be passed. There is plenty of divisive bills in America today and this is one to prevent more of the same. EGS scores should NOT be used to determine support or nonsupport of our economy. This is a discriminatory attempt to take over the economy in our country that will cause even more divisiveness between conservatives and liberals.

Thank You
Bruce A McPhee
Epping, NH

Archived: Thursday, May 19, 2022 12:44:46 PM
From: [Linda Rea Camarota](#)
Sent: Tuesday, January 25, 2022 9:34:31 AM
To: [~House Commerce Committee](#)
Subject: OTP HB 1469
Importance: Normal

Dear Honorable Representatives:

I urge you to support this proactive, protective legislation, HB 1469. Although it may seem inconceivable that America needs such protections against discriminatory practices and forms of a social credit scoring system, it is a genuine threat to our freedoms. It may entail our banking services, our ability to receive health care services or rights to move about freely, as examples.

I know we are living in unprecedented times, like none I have experienced in my lifetime. It is an era in which we must acknowledge the real risks.

HB 1469 will help insulate New Hampshire citizens, your constituents, from discriminatory practices resulting in loss of freedoms.

Thank you for your service. Please vote OTP.

Respectfully,

Hon. Linda Rea Camarota, RN

Bedford

--

Hon. Linda Rea Camarota, RN
State Representative 2018-2020
NHFRW Executive Board Recording Secretary
GMFRW 1st Vice President

Archived: Thursday, May 19, 2022 12:44:45 PM
From: [Emily DeCastro](#)
Sent: Wednesday, January 26, 2022 10:43:23 AM
To: [~House Commerce Committee](#)
Subject: Please pass HB 1469
Importance: Normal

Commerce Committee, please vote OTP.

Archived: Thursday, May 19, 2022 12:44:36 PM
From: [Julie Laughner](#)
Sent: Monday, February 7, 2022 7:18:33 PM
To: [~House Commerce Committee](#)
Subject: Please support HB 1569 and 1482
Importance: Normal

Dear Committee members,

Please support NH HB 1469. This bill will prevent discrimination by banks based on non-financial criteria like a social credit score.

Also please support NH HB 1582. This bill would repeal the NH family medical leave program recently enacted for state employees. NH FMLI should be repealed because there weren't any public hearings on this program. The statewide plan will be based on a pool of all "state employees", and it's still not known how much the state will have to pay for the program.

Thank you,
Julie Laughner
Raymond NH

Archived: Thursday, May 19, 2022 12:44:47 PM

From: [Becky](#)

Sent: Wednesday, January 19, 2022 12:09:43 PM

To: [~House Commerce Committee](#)

Subject: Please support HB1469

Importance: Normal

Dear Committee Members,

I respectfully request that you support HB1469, prohibiting banks and businesses from using social credit scores. In a free country, a fundamental right of the people is to openly disagree with government without repercussion. Banks and businesses do not have the right and must never be allowed to work in tandem with government to track, surveil, and reward or penalize free citizens based on their perceived obedience or disobedience to government dictates. Calling it an "environmental, social justice, and governance" score doesn't make it any better or different than China's communist social credit score system. We must stop this kind of egregious, unconstitutional overreach of government while we still can, and with this bill, New Hampshire can lead the way.

Respectfully,
Rebecca Schwab
Penacook, NH

Archived: Thursday, May 19, 2022 12:44:47 PM
From: [Elliot Axelman](#)
Sent: Tuesday, January 18, 2022 11:46:44 PM
To: [~House Commerce Committee](#)
Subject: Please SUPPORT HB1469
Importance: Normal

Dear representatives,

My family and I would like you to please support HB1469, a bill that would prohibit banks from using the dystopian CCP-style social credit score in NH. I wrote an [article](#) that explains more about the bill and the ESG score.

Thank you very much.

--

Elliot Axelman, NRP, FP-C, NASM
Editor-in-chief, LibertyBlock.com
Author, Defiance Press & Publishing

Archived: Thursday, May 19, 2022 12:44:48 PM
From: [Elliot Axelman](#)
Sent: Tuesday, January 18, 2022 1:12:14 PM
To: ~House Commerce Committee
Subject: Please support HB1469
Importance: Normal

Dear representatives,

My family and I strongly urge you to support HB1469 to prohibit the use of despicable, dystopian, disturbing social credit score/ESG systems in New Hampshire.

If not prohibited, the slow but methodical proliferation of this [Orwellian system](#) will continue to spread throughout NH within the banks, the large corporations, and eventually the government and other businesses. It MUST be stopped in its tracks if you don't want to turn NH into China.

Thank you very much. We will be following this very closely.

--

Elliot Axelman, NRP, FP-C, NASM
Editor-in-chief, LibertyBlock.com
Author, Defiance Press & Publishing

Archived: Thursday, May 19, 2022 12:44:42 PM
From: Peter Buckley
Sent: Monday, January 31, 2022 10:34:42 PM
To: ~House Commerce Committee
Subject: Please support HB1469
Importance: Normal

Please stop banks from engaging in political discrimination against citizens of NH. Support HB1469. We should be moving as far away as fast as possible from any kind of social credit system.

Sincerely,
Peter Buckley
Salem NH

--

Check my availability or book time at <https://calendly.com/peterbuckley>

Archived: Thursday, May 19, 2022 12:44:46 PM

From: [Melissa Szymansky](#)

Sent: Monday, January 24, 2022 1:38:05 PM

To: ~House Commerce Committee

Subject: Please vote OTP on HB1469

Importance: Normal

Dear Representatives,

My name is Melissa Szymansky and I live in Salem. I ask that you please vote OTP on HB1469

Thank you,

Melissa Szymansky

Sent from my iPhone

Archived: Thursday, May 19, 2022 12:44:46 PM

From: [Steve Johnson](#)

Sent: Monday, January 24, 2022 5:38:15 PM

To: [~House Commerce Committee](#)

Subject: Support for HB1469

Importance: Normal

Hello,

My name is Steve Johnson. I live in Boscawen.

Please give HB1469 an "Ought to Pass" or OTP. The reason is simple. Using social credit scores which can be manipulated easily by those with the money is simply bypassing the legislative process so they can implement unreasonable and un-legislated control over all of the population.

Thank you for listening,

-Steve

Sent from my iPhone

Archived: Thursday, May 19, 2022 12:44:42 PM

From: [Danielle Snow](#)

Sent: Tuesday, February 1, 2022 5:49:19 AM

To: [~House Commerce Committee](#)

Subject: Support HB 1469

Importance: Normal

It's amazing to think that we, in America need to have a bill such as this. But here we are. Please support this bill. We cannot allow The Great Reset to be implemented.
Danielle Snow

Sent from my iPhone

Archived: Thursday, May 19, 2022 12:44:42 PM

From: [Taci Guven](#)

Sent: Tuesday, February 1, 2022 7:39:25 AM

To: [~House Commerce Committee](#)

Subject: Support HB 1469

Importance: Normal

> Dear Committee Members,

>

> I ask that you support HB 1469.

>

> Social credit system is all about totalitarian control and it has no place in the Land of the Free.

>

> Thank you

> Taci Guven

> Windham, NH

>

> Sent from my iPhone

Archived: Thursday, May 19, 2022 12:44:47 PM
From: [Carolyn McKinney](#)
Sent: Monday, January 24, 2022 9:49:54 AM
To: [~House Commerce Committee](#)
Subject: Support HB1469
Importance: Normal

Dear Honorable Representatives,

I urge you to support HB1469. It is unconscionable that this bill is even necessary in America, but it is. Cultural Marxism is gripping nearly every corner of corporate America, and we need our NH representatives to stand up against their discriminatory practices. No person should be denied service because of a subjective "social credit score" or what ideas they espouse, yet this is the reality in America 2022. PLEASE vote to preserve our freedom.

Thank you,
Carolyn McKinney
Amherst, NH

Archived: Thursday, May 19, 2022 12:44:47 PM
From: [valerie watkins](#)
Sent: Wednesday, January 19, 2022 8:40:04 PM
To: [~House Commerce Committee](#)
Subject: Support
Importance: Normal

Hello,

I'm a resident of Kensington, NH and a registered voter. I support HB 1469 - submitted by JD Bernardy and sponsored by Deb Hobson.

Best,
Valerie Watkins

Sent from my iPhone

Archived: Thursday, May 19, 2022 12:44:38 PM
From: [Sue LaPointe](#)
Sent: Friday, February 4, 2022 8:50:30 PM
To: [~House Commerce Committee](#)
Subject: Support: HB 1469 and HB 1582
Importance: Normal

Dear House Commerce Committee:

Please support the following bills:

HB 1469.

Please support this bill to prevent banks from discriminating against citizens based on "social scores".

I've heard some representatives don't believe this is happening? This has been happening to conservatives for over 3 years. Ask Andrew Torba who created GAB. His accounts were frozen and eventually closed by a bank because he dared to create an alternative to Facebook and Twitter? Ask Enrique Tarrío, Joe Biggs, Laura Loomer and Martina Markota. All conservative "activists" whose accounts were closed by JP Chase in 2019 because of their conservative leanings.

Banks shouldn't blacklist customers based on their political leanings or social media posts. This isn't new. . . Do you want banks denying you or your children a loan because of a Facebook "fact checker"???

Don't say it could never happen . . . we remember being laughed at a couple of years ago when someone mentioned the possibility of Vaxx Passes similar to 1930's Germany. We learned the hard way: Tyranny seldom happens overnight, but usually arises incrementally - step by step, as history repeats itself right in front of our eyes.

HB 1582

Please support this bill to repeal the NH Family Medical Leave Program. I wasn't aware our "Governor" slid this through on the last budget . . . another underhanded move from the King.

The NH FMLI should be repealed because there weren't any public hearings on this program, it's still not known how much the state will have to pay to cover program costs for 11,000 state workers, and it could cost millions every year at taxpayer expense.

Thank you all for your hard work. Patriots in NH appreciate all you do to restore our freedoms and liberties.

Respectfully submitted,

Susan LaPointe
French Rd
Epping, NH 03042

Archived: Thursday, May 19, 2022 12:44:48 PM
From: Michael Vose
Sent: Tuesday, January 18, 2022 7:15:22 PM
To: ~House Commerce Committee
Cc: John Hunt
Subject: Fw: testimony
Importance: Normal

Testimony on HB1469 from Bette Grande.

--Rep. Michael Vose, Chair
Science, Technology, & Energy Committee
Rockingham District 9
Epping, NH

From: Bette Grande <bette@bettegrande.com>
Sent: Monday, January 17, 2022 1:27 PM
To: Michael Vose <Michael.Vose@leg.state.nh.us>
Subject: testimony

Rep. Vose,
attached is a copy of the testimony for Wednesday, if you could be so kind as to either make copies for the committee, email it to them or both (whatever the preference is) I would appreciate that.
Bette
--

Bette Grande
CEO, President
Roughrider Policy Center
North Dakota's Think Tank
<https://www.roughriderpolicy.org/>
bette@roughriderpolicy.org

The Heartland Institute
Government Relations-Energy and Environmental Policy
Ms. Grande represented the 41st District in the North Dakota Legislature from 1996 to 2014.
North Dakota Co-State Coordinator, National Day of Prayer Task Force
Congressional Prayer Caucus Foundation, State Director - ND Prayer Caucus Network

To: House Commerce & Consumer Affairs
From: Rep. Michael Vose, Rockingham District 9, Chair ST&E
RE: Testimony for HB1469

Testimony highlights:

The Threat

- Our climate changes constantly at timescales that span many human lifetimes
- The case that humans cause climate change is circumstantial at best
- Does anyone know the earth's ideal temperature?
- The number of research studies that show why CO2 plays only a minor role in climate change grows every year
- The media tells a story of gloom and doom about climate because it sells, and because it fits the narrative of the elites who want to keep the population in a state of fear
- Any solution to human caused climate change will require an authoritarian takeover of the energy sector
- If people believe that climate catastrophe awaits us, they will surrender their freedoms
- Covid has shown us that fear makes people vulnerable to authoritarianism

The ESG Connection

- The "E" in ESG means environmentalism, often extreme environmentalism
- ESG and social credit scores will be a way to track whether people support climate change fixes such as renewable energy
- ESG scores provide a way to encourage divestment in fossil fuels
- Divesting fossil fuels stocks and decarbonizing will help your ESG score
- Collapsing markets for fossil fuels will cause more harm to humans than climate change
- The Net-Zero Banking Alliance now includes seven of the largest and most influential banks in the United States, including BOA, Citi, J.P. Morgan Chase, Morgan Stanley, Goldman Sachs, Wells Fargo, and Amalgamated Bank controlling \$66 trillion in assets
- Climate change therefore becomes a way to gain control of energy markets
- Energy markets provide a way to gain control of vast portions of the economy

The Endgame

- There lies the path to collectivism, The Great Reset to transform capitalism
- ESG = Extreme Shortages Guaranteed

Links

<https://www.unepfi.org/net-zero-banking/>
https://townhall.com/columnists/justinhaskins/2021/03/30/how-big-banks-are-planning-to-force-americans-into-the-great-reset-trap-n2587085?fbclid=IwAR3zmD6_W_NX2T5xd8SUz25v5vony6pKcwuYbOOLQHB-R81MpRxtGdLAPNY



NEW HAMPSHIRE
TRUST COUNCIL

Written Testimony in Opposition to House Bill 1469

Submitted Via Email

January 14, 2022

Chairman Hunt and Honorable Members of the House Commerce Committee:

Please accept this brief written testimony from the New Hampshire Trust Council (the “Trust Council”) in opposition to HB 1469. Some Trust Council members are State-chartered nondepository trust companies, which are “state banks” under RSA 383-A, and therefore would presumably be specifically subject to the prohibitions and sanctions set out in Section 2 of the bill, while others may be subject to Sections 3 and 4.

The sponsors of HB 1469 no doubt have the best of intentions, and we join them in condemning unlawful discrimination of any kind. However, this bill is vague, overbroad, and seems to intrude on the right, and in many cases responsibility, of private businesses to assess and decide with whom they will transact, subject to existing state and federal laws prohibiting discrimination. For example, regarding Section 2, regulatory obligations of banks, trust companies, and many other financial institutions in New Hampshire require them to use all available information to determine whether a prospective client/customer is an appropriate fit for their institution. This protects other consumers by mitigating risk, including reputational, to the safety and soundness of the institution, and helps detect and deter financial crime. The language in HB 1469 appears to create a real possibility for conflict between complying with those regulatory requirements and running afoul of these new prohibitions.

Existing laws prohibiting discrimination in commerce in New Hampshire are the result of many years of considered study of the federal and State Constitutions, the common law, and practical experience. It is important that such laws provide the clearest guidance possible so that those we seek to protect are protected, while businesses, including members of the Trust Council, understand exactly what is required of them, and otherwise remain free to make the best decisions for their organizations. The language in HB 1469, to the contrary, does not provide clear guidance, but rather seeks to prohibit an entirely new category of alleged discrimination based on ambiguous “subjective or arbitrary standards,” which, like the term “discriminate” itself, are not clearly defined.

For these reasons, we respectfully request that you vote HB 1469 inexpedient to legislate. Thank you for your thoughtful consideration.

Very truly yours,

A handwritten signature in blue ink that reads "Glenn Perlow".

Glenn A. Perlow
President

Archived: Thursday, May 19, 2022 12:44:42 PM
From: [John Holden](#)
Sent: Tuesday, February 1, 2022 9:23:59 AM
To: [~House Commerce Committee](#)
Subject: Bill HB 1469
Importance: Normal

Please vote yes on Bill HB 1469 as this Bill would not be good for our Country. We absolutely don't need a social credit system in our Banks.

Thank you,
John Holden

[Sent from Yahoo Mail on Android](#)



THE HEARTLAND INSTITUTE

FREEDOM RISING

January 19, 2022

State of New Hampshire
The General Court of New Hampshire
Commerce and Consumer Affairs Committee

Bette Grande The Heartland Institute HB 1469 - Neutral
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Re: HB 1469 An Act Prohibiting Banks or Businesses from Using Social Credit Scores

Chairman Hunt and Members of the Committee:

Thank you for the opportunity to testify on HB 1469. I am State Government Relations Manager for The Heartland Institute. The Heartland Institute is a 38-year-old independent, nonprofit organization whose mission is to discover, develop, and promote free-market solutions to social and economic problems. Heartland is headquartered in Illinois and focuses on providing nation, state, and local officials with reliable and timely research and analysis on important policy issues.

This Bill addresses a growing and insidious undermining threat to the freedom of association and investments of your constituents and the private businesses in your state. There is far too much evidence today to dismiss this issue as a ‘conspiracy theory’.

As stated so well in the Declaration of Purpose, this is a matter of state concern that directly impacts the citizens and private businesses in New Hampshire. Just two years ago it would be hard to imagine that citizens’ access to banking, insurance, travel, goods, and services would be restricted in any way, but today we do not have to imagine it, we are seeing it.

I first learned of the social credit system in China a few years ago. The choices, actions, and interactions of individuals in China are closely monitored and scored based on arbitrary and subjective standards and goals set by the government. At the time I thought this type of thing would never come to our country, but it has.

Even in our weakened form of federalism and state autonomy, the state cannot fully control the behavior, choices, and actions of citizens – though it does exert far more control than many of us realize and prefer. The growing threat to individual freedom and liberty is not coming from the government alone, but from the collusion between government and large corporations.

More and more we see large businesses, money-center banks, insurance companies, and airlines, implementing efforts to steer the economic choices of citizens with the nodding approval and privilege provided to them by government.



THE HEARTLAND INSTITUTE

FREEDOM RISING

This is not China, we have safeguards against that, but if access to banking, to credit cards, to loans, to travel and other goods and services is restricted by some top-down subjective measuring stick – how is that any different than state-imposed restrictions? The result for the individual citizen is the same.

As well documented in the just released book *The Great Reset*, my colleague at The Heartland Institute, Justin Haskins, with Glenn Beck, from monitoring social media to the ESG (Environmental, Social, Governance) movement to social credit scores – it is all interconnected. The result is less choice, less freedom, and a dimming of the American Dream for the average citizen.

This is not some bogeyman from the future; it is here now. In 2019, an article by the [World Economic Forum](#) introduced a credit card that will track the carbon footprint of your spending and cut off spending once you reach an arbitrary ‘carbon limit’¹

Less than a year ago [CBS' Market Watch](#) ran an article stating that Mastercard will let you track the climate impact of your spending.² The use of the words “let you” is ironic because all of this is for our own good of course, but you can see where this is going.

HB 1469 may well be the best way to protect the freedom and choices for citizens of The Granite State from subjective standards on how they should live their lives. It will also protect local small businesses and local independent banks from the coercion and leverage of their suppliers and correspondent relationships.

I served for 18 years in the North Dakota Legislature, but I never saw such an insidious overture to undermine our freedom, choices, and liberty as I see today. In North Dakota our energy and agriculture sectors are the direct targets. Call it what you will, but the impact on the lives of your constituents from the collusion of large businesses and the federal government cannot be ignored.

For more information about The Heartland Institute’s work, please visit our websites at www.heartland.org or <http://heartland.org>. I can be reached at bgrande@heartland.org.

<https://climaterealism.com/>

<https://climateataglance.com/>

¹ <https://www.weforum.org/agenda/2019/05/this-credit-card-has-a-carbon-emission-spending-limit/>

² <https://www.marketwatch.com/story/mastercard-will-let-you-track-the-climate-impact-of-your-spending-habits-11618229211>

Archived: Thursday, May 19, 2022 12:44:48 PM

From: sean morrison

Sent: Monday, January 17, 2022 3:35:52 PM

To: ~House Commerce Committee

Subject: HB 1469 please vote YES

Importance: Normal

Good afternoon honorable members,

I write to you today to ask that you please vote YES on HB 1469.

In the environment of open bias, shaming and discrimination based on beliefs, I find this bill to be the epitome of government control, and frankly of Socialism.

We cannot afford any more of that to erode the fundamentals of what this great country was built on: freedom of speech, freedom from harm based on political beliefs, and capitalism.

Thank you

Honorable Sean Morrison

Epping, NH.

Sent from my iPhone

Archived: Thursday, May 19, 2022 12:44:40 PM
From: [Joseph Robillard](#)
Sent: Thursday, February 3, 2022 2:48:54 PM
To: [~House Commerce Committee](#)
Subject: HB 1469
Importance: Normal

This bill is needed to prevent the creation of a social score.

This bill is needed to prevent the continued loss of our freedoms as promised in the constitution.

Joseph D. Robillard
Newmarket, NH

HB 1469-FN - AS INTRODUCED

2022 SESSION

22-2580
07/08

HOUSE BILL ***1469-FN***

AN ACT prohibiting banks or businesses from using social credit scores.

SPONSORS: Rep. Bernardy, Rock. 16; Rep. Vose, Rock. 9; Rep. Hobson, Rock. 35; Rep. Ammon,
 Hills. 40; Rep. Notter, Hills. 21; Rep. Greeson, Graf. 16; Rep. Greene, Hills. 37

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

This bill prohibits banks and other financial institutions from engaging in discriminatory practices.

Explanation: Matter added to current law appears in ***bold italics***.
 Matter removed from current law appears ~~[in brackets and struckthrough.]~~
 Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty Two

AN ACT prohibiting banks or businesses from using social credit scores.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 Declaration of Purpose. The General Court hereby finds and declares that practice of
2 discrimination against any New Hampshire inhabitants (individuals, associations and companies)
3 through use of their social credit or environmental, social justice, and governmental score is a matter
4 of state concern, that discrimination based on such scores not only threatens the rights and proper
5 privileges of New Hampshire inhabitants but menaces the institutions and foundation of a free
6 democratic state and threatens the peace, order, health, safety and general welfare of the state and
7 its inhabitants.

8 2 New Subparagraph; Bank and Credit Union Regulatory and Enforcement; Prohibited Acts.
9 Amend RSA 383-A:7-701 by inserting after subparagraph (f) the following new subparagraph:

10 (g)(1) All banks and other financial institutions doing business in the state of New
11 Hampshire, either directly or through the use of an outside contractor, shall not discriminate
12 against, nor advocate for or cause adverse treatment of, any citizen or business in their business
13 practices based on subjective or arbitrary standards such as social media posts; participation or
14 membership in any clubs, associations, or unions, etc.; political affiliation; employer; or other social
15 credit, environmental, social, and governance, or similar values-based or impact criteria. No
16 provision of this law shall interfere with a bank's or other financial institution's ability to
17 discontinue or refuse to conduct business with an individual account holder or potential customer
18 when such action is necessary for the physical safety of its employees.

19 (2) Notwithstanding paragraph (g)(1), banks and other financial institutions may
20 offer customers investments, products, and services that include subjective standards, provided that
21 the standards are fully disclosed and explained to any potential customer or investor prior to
22 entering into a contract for such products and services.

23 (3) Notwithstanding subparagraph (f) any bank or credit union who violates
24 subparagraph (g)(1) or (g)(2) shall, for a first offense be subject to a \$50,000 fine; and for a second
25 and each subsequent offense be subject to a \$250,000 fine. If the bank or credit union has 5 or more
26 offenses, criminal prosecution may be included along with any fines assessed under RSA 651:2.

27 3 New Subparagraph; Regulation of Business Practices for Consumer Protection; Acts Unlawful.
28 Amend RSA 358-A:2 by inserting after subparagraph XVII the following new subparagraph:

29 XVIII. Discriminate against, advocate for, or cause adverse treatment of any citizen or
30 business in their business practices based on subjective or arbitrary standards such as social media
31 posts; participation or membership in any clubs, associations, or unions, etc.; political affiliation;

HB 1469-FN - AS INTRODUCED

- Page 2 -

1 employer; or other social credit, environmental, social, and governance, or similar values-based or
2 impact criteria unless the practice is fully disclosed to the potential consumer before the consumer
3 and business enter into any business transaction. No provision of this law shall interfere with a
4 person or business' ability to discontinue or refuse to conduct business with a customer when such
5 action is necessary for the physical safety of the person, the business, or the business' employees.

6 4 New Paragraph; Regulation of Business Practices for Consumer Protection; Penalties; Fines
7 for Social Credit Score Discrimination Established. Amend RSA 358-A:6 by inserting after
8 paragraph I the following new paragraph:

9 I-a. Notwithstanding RSA 358-A:6, I, any person or business who violates RSA 358-A:2,
10 XVIII shall, for a first offense be subject to a \$50,000 fine; and for a second and each subsequent
11 offense be subject to a \$250,000 fine. If the person or business has 5 or more offenses, the penalties
12 of RSA 358-A:6, I shall apply.

13 5 Effective Date. This act shall take effect January 1, 2023.

**HB 1469-FN- FISCAL NOTE
 AS INTRODUCED**

AN ACT prohibiting banks or businesses from using social credit scores.

FISCAL IMPACT: State County Local None

STATE:	Estimated Increase / (Decrease)			
	FY 2022	FY 2023	FY 2024	FY 2025
Appropriation	\$0	\$0	\$0	\$0
Revenue	\$0	Indeterminable	Indeterminable	Indeterminable
Expenditures	\$0	Indeterminable	Indeterminable	Indeterminable
Funding Source:	<input type="checkbox"/> General <input type="checkbox"/> Education <input type="checkbox"/> Highway <input checked="" type="checkbox"/> Other - Fines and Banking Department Assessment			

METHODOLOGY:

This bill prohibits banks and other financial institutions from engaging in discriminatory practices.

The Banking Department indicates this bill introduces an additional prohibited act which the Bank Commissioner shall enforce against all banks and other financial institutions doing business in the state. If any bank or other financial institution is found to have violated the proposed legislation, the entity shall be subject to varying fine levels depending on the number of offenses. The amount of additional revenue is indeterminable, as the Banking Department cannot reasonably calculate whether such violations will occur. In addition, the bill may increase the number of consumer complaints received. The Department may require additional staff or staff time to handle such complaints, investigations and related enforcement actions. The amount of any potential increase cannot be determined.

The Department states any revenue from fines would reduce dollar for dollar, the annual assessment imposed in accordance with RSA 383:11,II. Also any increase in Department expenses would increase the Department costs charged to the regulated and licensed entities by way of the annual assessment. In years in which an assessment is imposed, there would be no net gain in total revenue to the Department. If in any given year no assessment is imposed, any revenue generated that is not be needed to cover Banking Department’s expenses related to the regulation of chartered entities and licensees in that year, would then be held in the dedicated fund and carried forward as restricted revenue to reduce possible assessment in the next year. It is impossible to anticipate whether assessments in Fiscal Years 2022-2025 will be impacted since

the assessment is based on revenue from all examination fees, fines and penalties which vary from year to year.

AGENCIES CONTACTED:

Banking Department