



Legal Services Advocacy Project  
Mid-Minnesota Legal Aid  
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St. Paul, MN 55114  
651-842-6909

May 1, 2020

The Honorable Laurie Halverson  
Chair  
Commerce Committee  
Minnesota House of Representatives  
503 State Office Building  
St Paul, MN 55155

The Honorable Tim O'Driscoll  
Republican Lead  
Commerce Committee  
Minnesota House of Representatives  
237 State Office Building  
St. Paul, MN 55155

The Honorable Zack Stephenson  
Vice Chair  
Commerce Committee  
Minnesota House of Representatives  
371 State Office Building  
St. Paul, MN 55115

Re: SF 3800 (HF 3904) – Money Transmitters Bill

Dear Chair Halverson, Vice Chair Stephenson, Republican Lead O'Driscoll, and Members of the Committee:

The Legal Services Advocacy Project (LSAP) writes in support of SF 3008 (HF 3904). This bill removes an absolute requirement to transmit funds within five days and instead builds in a few reasonable exceptions, and in particular where there is a reasonable suspicion that the transmission is fraudulent.

Legal Aid's attorneys, unfortunately, see cases of financial exploitation of our clients, who include new Americans and elders. It is frequently difficult, if not impossible, to recover funds fraudulently acquired by scammers. The flexible brakes that this bill puts on a suspected fraudulent transmission make sense and can help avoid financial abuse of and problems for Minnesotans who are duped by fraudsters.

Thank you for the opportunity to offer Legal Aid's perspective on SF 3800 (HF3904).

Sincerely,

A handwritten signature in cursive script that reads "Ron Elwood".

Ron Elwood  
Supervising Attorney

cc: Rep. Carlie Kotyza-Witthuhn