



**CONSUMER  
ALLIANCE**  
of Oregon

# 2025 Legislative AGENDA



The Consumer Alliance of Oregon champions the rights and interests of consumers across the state of Oregon by building the power and broad support needed to pass pro-consumer legislation.

We prioritize the needs of communities who have been, and continue to be, most harmed by predatory practices.

## Our Partners



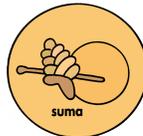
Disability  
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Neighborhood  
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# Legislative Priorities

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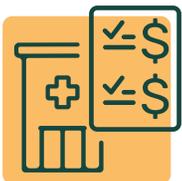
## **SB605** END UNFAIR CREDIT REPORTING ON MEDICAL DEBT

People should not have to pay higher interest rates when buying a car or not be able to rent an apartment because they get sick or injured. Medical debt should be removed from consumer credit reports and excluded from credit reports used in tenant and employment screenings.



## **HB3178** TRANSPARENT AUTO FINANCING

A car is often one of the most expensive purchases we'll ever make. Consumers should feel confident that car dealers will honor the loan terms they agreed to at the time of purchase.



## **SB539** END HIDDEN MEDICAL FEES

In Oregon and across the country, consumers are spending too much and getting too little in return for health care. We shouldn't have to pay unexpected facility fees in addition to other expensive medical bills.



## **HB2561** PREDATORY INTEREST RATE OPT-OUT

Online lenders like Check 'n Go and OppFi who partner with out-of-state banks should not be able to ignore Oregon's law that caps interest rates for consumer loans at 36%. Interest of 160% or more is unacceptable.



## **SB174** COMMON SENSE REGULATION OF INSURANCE

Oregon's Unlawful Trade Practices Act (UTPA) is a powerful tool for consumers to hold bad actors accountable when they are harmed by deceptive or fraudulent business practices. Insurance is currently the only major industry not covered by the UTPA and it should be added to the statute.

**CONTACT US**

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