

House Committee on Commerce

Minutes of Meeting
2025 Regular Session
May 6, 2025

I. CALL TO ORDER

Representative Daryl Andrew Deshotel, chair of the House Committee on Commerce, called the meeting to order at 9:05 a.m. in Room 1, in the state capitol in Baton Rouge, Louisiana.

II. ROLL CALL

MEMBERS PRESENT:

Representative Daryl Andrew Deshotel, chair
Representative Delisha Boyd
Representative Kim Carver
Representative Vincent E. Cox, III
Representative Paula P. Davis
Representative Jessica Domangue
Representative Kyle M. Green, Jr.
Representative Troy Jude Hebert
Representative Stephanie Hilferty
Representative Edmond Jordan
Representative Alonzo L. Knox
Representative Jacob Jules Landry
Representative Danny McCormick
Representative Dixon Wallace McMakin
Representative Shaun Raphael Mena
Representative Candace N. Newell
Representative Neil Riser
Representative Vincent "Vinney" J. St. Blanc, III
Representative Polly Thomas, vice chair

MEMBERS ABSENT:

None

STAFF MEMBERS PRESENT:

Kathryn Vigrass, legislative analyst
Benjamin McArthur, attorney
Faith Lillie, committee administrative assistant

ADDITIONAL ATTENDEES PRESENT:

Nevonda Reed, division director
Felicie Jackson, executive assistant
Rebecca Marshall, sergeant at arms
Randall Ike, committee clerk
Shirlene Ruffin, sergeant at arms
Ralph Palmer, sergeant at arms
Janet Anthony, sergeant at arms

III. DISCUSSION OF LEGISLATION**House Bill No. 386 by Representative Crews**

Representative Crews presented House Bill No. 386, which establishes gold and silver as currency provided handouts, Exhibits A-C, which are included in the committee records.

Representative Mena offered amendments to:

- (1) Make technical changes.
- (2) Add that nothing in proposed law shall prevent a depositor from using his deposited currency, specie, or bullion as collateral for a loan.

Representative Deshotel offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 16 yeas and 0 nays. Representatives Deshotel, Boyd, Carver, Cox, Davis, Domangue, Hebert, Jordan, Knox, Jacob Landry, McCormick, McMakin, Mena, Newell, St. Blanc, and Thomas voted yeas.

Mike Carter, 1015 Fox Hollow Ln., Oak Point, TX 75068, spoke in support of House Bill No. 386.

Kim Callaway, Louisiana Department of the Treasury John Fleming, 900 N. 3rd St., Baton Rouge, LA 70802, spoke as the designee of an elected official on House Bill No. 386.

Representative Cox offered a motion to invoke the three-minute rule. Without objection, the motion passed by a vote of 17 yeas and 0 nays. Representatives Deshotel, Boyd, Carver, Cox, Davis, Domangue, Green, Hebert, Hilferty, Knox, Jacob Landry, McCormick, McMakin, Mena, Newell, St. Blanc, and Thomas voted yeas.

Chris Alexander, Louisiana Citizen Advocacy Group, P.O. Box 64952, Baton Rouge, LA 70896, spoke in support of House Bill No. 386.

Ed Hoehl, 407 Robinhood Cir., Lafayette, LA 70508, spoke in support of House Bill No. 386.

Joe Gendron, Louisiana Bankers Association (LBA), 5555 Bankers Ave., Baton Rouge, LA 70808, spoke in opposition to House Bill No. 386.

David Boneno, LBA, 5555 Bankers Ave., Baton Rouge, LA 70808, spoke in opposition to House Bill No. 386.

Representative Deshotel offered a motion to voluntarily defer action on House Bill No. 386. Without objection, action on House Bill No. 386 was voluntarily deferred by a vote of 19 yeas and 0 nays. Representatives Deshotel, Boyd, Carver, Cox, Davis, Domangue, Green, Hebert, Hilferty, Jordan, Knox, Jacob Landry, McCormick, McMakin, Mena, Newell, Riser, St. Blanc, and Thomas voted yea.

Witness cards submitted by individuals who did not speak are as follows: 5 in support and 1 in opposition. Witness cards are included in the committee records.

Prepared statements were received via email for House Bill No. 386.

Further action was taken by the committee on House Bill No. 386 on May 19, 2025. Please check for the subsequent action to complete the record of discussion and the motions on House Bill No. 386.

House Bill No. 582 by Representative LaCombe

Representative LaCombe presented House Bill No. 582, which provides relative to deferred presentment transactions and small loans.

Representative Deshotel offered amendments to prohibit a licensee from reporting negative information about its customers to any credit bureau or credit reporting service. Representative Deshotel offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 17 yeas and 0 nays. Representatives Deshotel, Boyd, Carver, Cox, Davis, Domangue, Green, Hebert, Hilferty, Jordan, Knox, McMakin, Mena, Newell, Riser, St. Blanc, and Thomas voted yea.

Representative Newell offered a motion to report House Bill No. 582 with amendments. Without objection, House Bill No. 582 was reported with amendments by a vote of 17 yeas and 0 nays. Representatives Deshotel, Boyd, Carver, Cox, Davis, Domangue, Green, Hebert, Hilferty, Jordan, Knox, McMakin, Mena, Newell, Riser, St. Blanc, and Thomas voted yea.

Witness cards submitted by individuals who did not speak are as follows: 5 in support and 2 for information only. Witness cards are included in the committee records.

Representative Thomas in the chair.

House Bill No. 125 by Representative Horton

This a continuation of the discussion on House Bill No. 125 from May 5, 2025. Please check for the prior action to complete the record of discussion and motions on House Bill No. 125.

Representative Horton presented House Bill No. 125, which provides for the protection, storage, and access of genomic information.

Representative Davis offered amendments to:

- (1) Clarify that proposed law applies to the genetic and genomic information of humans.
- (2) Clarify the definition of "company".
- (3) Define "foreign adversary company".
- (4) Provide that a medical facility or a research facility shall not put into service any new or additional human genetic sequencers or operational and research software used for human genetic analysis produced by the government of a foreign adversary, a state-owned company of a foreign adversary, or a foreign adversary company.
- (5) Provide sole enforcement authority to the attorney general.
- (6) Remove annual certification of compliance requirement.
- (7) Give the provisions of proposed law (R.S. 51:3183(A)) prospective application only upon signature of the governor.
- (8) Make technical changes.

Michael Lucci, State Armor Action, 300 S. Riverside Plz., Ste. 1625, Chicago, IL 60606, spoke in support of House Bill No. 125.

Jacqueline Deal, State Armor, P.O. Box 40124, Washington, DC 20016, spoke in support of House Bill No. 125.

Representative Davis offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 14 yeas and 0 nays. Representatives Carver, Cox, Davis, Domangue, Green, Hebert, Hilferty, Knox, Jacob Landry, McMakin, Mena, Riser, St. Blanc, and Thomas voted yea.

Representative Davis offered a motion to report House Bill No. 125 with amendments. Without objection, House Bill No. 125 was reported with amendments by a vote of 16 yeas and 0 nays. Representatives Deshotel, Carver, Cox, Davis, Domangue, Green, Hebert, Hilferty, Jordan, Knox, Jacob Landry, McMakin, Mena, Riser, St. Blanc, and Thomas voted yea.

Witness cards submitted by individuals who did not speak are as follows: 4 in support and 1 designee of an elected official. Witness cards are included in the committee records.

Representative Deshotel in the chair.

House Bill No. 483 by Representative Wright

Representative Wright presented House Bill No. 483, which provide relative to virtual currency kiosks.

Representative Deshotel offered amendments to make technical changes. Representative Deshotel offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 15 yeas and 0 nays. Representatives Deshotel, Carver, Cox, Davis, Domangue, Green, Hebert, Hilferty, Knox, Jacob Landry, McMakin, Mena, Riser, St. Blanc, and Thomas voted yea.

Larry Frieman, Office of the Attorney General Liz Murrill, 1885 N. 3rd St., Baton Rouge, LA 70802, spoke as the designee of an elected official on House Bill No. 483.

Representative Deshotel offered amendments to:

- (1) Make technical changes.
- (2) Add requirements for blockchain analytics, an anti-fraud policy, and enhanced due diligence policy.

Representative Deshotel offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 12 yeas and 0 nays. Representatives Deshotel, Carver, Cox, Hebert, Hilferty, Jordan, Knox, Jacob Landry, McMakin, Mena, St. Blanc, and Thomas voted yea.

Eric Peterson, Satoshi Action Fund, 3411 Milan St., New Orleans, LA 70125, spoke in support of House Bill 483.

Andrew Mull, AARP, 301 Main St., Baton Rouge, LA 70802, spoke in support of House Bill No. 483.

Dan Claitor, Coin Flip, 65513 Perkins Rd., Baton Rouge, LA 70808, spoke in support of House Bill No. 483 and provided a handout, Exhibit D, which is included in the committee records.

Larry Lipka, Coin Flip, 433 W. Van Buren St., Chicago, IL 60607, spoke in support of House Bill No. 483.

Steffan Weekly, Louisiana Sheriff's Association, 1175 Nicholson Dr., Baton Rouge, LA 70802, spoke in support of House Bill No. 483.

Alfred Mason, AARP, 40436 Fitzgerald Dr., Darrow, LA 70225, spoke in support of House Bill No. 483.

David Boneno, Louisiana Bankers Association (LBA), 5555 Banker Ave., Baton Rouge, LA 70808, spoke in support of House Bill No. 483.

Representative Deshotel offered a motion to report House Bill No. 483 with amendments. Without objection, House Bill No. 483 was reported with amendments by a vote of 15 yeas and 0 nays. Representatives Deshotel, Boyd, Carver, Cox, Davis, Domangue, Hebert, Hilferty, Jordan, Jacob Landry, McMakin, Mena, Riser, St. Blanc, and Thomas voted yea.

Witness cards submitted by individuals who did not speak are as follows: 7 in support, 2 for information only, and 1 designee of an elected official. Witness cards are included in the committee records.

House Bill No. 470 by Representative McFarland

Representative McFarland presented House Bill No. 470, which provides relative to revenue-based financing transactions.

Katherine Fisher, Revenue Based Financial Coalition, 7037 Ridge Rd., Hanover, MD 21086, spoke in support of House Bill No. 470.

Representative Carver offered a motion to report House Bill No. 470 favorably. Without objection, House Bill No. 470 was reported favorably by a vote of 15 yeas and 0 nays. Representatives Deshotel, Boyd, Carver, Cox, Davis, Domangue, Hebert, Hilferty, Jordan, Jacob Landry, McMakin, Mena, Riser, St. Blanc, and Thomas voted yea.

Witness cards submitted by individuals who did not speak are as follows: 1 in support and 1 for information only. Witness cards are included in the committee records.

House Bill No. 455 by Representative Riser

Representative Riser offered a motion to voluntarily defer action on House Bill No. 455, which prohibits a beneficiary from receiving financial proceeds when involved in the unjustifiable killing of the account holder. Without objection, action on House Bill No. 455 was voluntarily deferred by a vote of 15 yeas and 0 nays. Representatives Deshotel, Boyd, Carver, Cox, Davis, Domangue, Hebert, Hilferty, Jordan, Jacob Landry, McMakin, Mena, Riser, St. Blanc, and Thomas voted yea.

House Bill No. 513 by Representative Riser

Representative Riser presented House Bill No. 513, which enacts the Louisiana Consumer Alternative Installment Loan Act.

Representative Riser offered amendments to:

- (1) Make technical changes.
- (2) Clarify definitions of "Consumer Price Index for All Urban Consumers" and "precomputed consumer loan".

- (3) Remove requirement of demonstrating license to the commissioner.
- (4) Allow lenders to contract for payment of delinquency charges.
- (5) Alter language to be included on each loan agreement in proposed law.
- (6) Change date by which publication of new maximum loan size is required from July 1st to September 1st.
- (7) Clarify information to be used in publishing the new maximum loan size.
- (8) Provide power to administer and regulate these activities to the commissioner.

Representative Riser offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 14 yeas and 0 nays. Representatives Deshotel, Boyd, Carver, Cox, Davis, Domangue, Hebert, Hilferty, Jordan, Jacob Landry, McMakin, Riser, St. Blanc, and Thomas voted yea.

Representative Jordan offered an amendment to repeal the requirement for credit unions to have an aggregate investment in fixed assets, including any additional investment associated with the proposed branch office, to be less than 50% of its total capital and reserves in order to open branches. Representative Jordan offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 13 yeas and 0 nays. Representatives Deshotel, Boyd, Carver, Cox, Davis, Domangue, Hebert, Hilferty, Jordan, McMakin, Riser, St. Blanc, and Thomas voted yea.

Representative Riser offered a motion to report House Bill No. 513 with amendments. Without objection, House Bill No. 513 was reported with amendments by a vote of 14 yeas and 0 nays. Representatives Deshotel, Boyd, Cox, Davis, Domangue, Hebert, Hilferty, Jordan, Jacob Landry, McMakin, Mena, Riser, St. Blanc, and Thomas voted yea.

Witness cards submitted by individuals who did not speak are as follows: 8 in support and 2 for information only. Witness cards are included in the committee records.

House Bill No. 364 by Representative Deshotel

Representative Deshotel offered a motion to voluntarily defer action on House Bill No. 364, a constitutional amendment, which increases the membership of the Public Service Commission. Without objection, action on House Bill No. 364 was voluntarily deferred by a vote of 14 yeas and 0 nays. Representatives Deshotel, Boyd, Cox, Davis, Domangue, Hebert, Hilferty, Jordan, Jacob Landry, McMakin, Mena, Riser, St. Blanc, and Thomas voted yea.

House Bill No. 413 by Representative Deshotel

Representative Deshotel offered a motion to voluntarily defer action on House Bill No. 413, which provides relative to expanding the Public Service Commission. Without objection, action on House Bill No. 413 was voluntarily deferred by a vote of 14 yeas and 0 nays. Representatives Deshotel, Boyd, Cox, Davis, Domangue, Hebert, Hilferty, Jordan, Jacob Landry, McMakin, Mena, Riser, St. Blanc, and Thomas voted yea.

Representative Thomas in the chair.

House Bill No. 305 by Representative Deshotel

Representative Deshotel presented House Bill No. 305, which provides for the regulation of certain broadband services.

Representative Deshotel offered amendments to:

- (1) Make technical changes.
- (2) Deletes proposed law regarding the power and authority of the Public Service Commission (PSC) over internet service providers and instead inserts that the PSC shall have the authority to enforce only the rules and regulations promulgated by the office of broadband in connection to internet service providers outlined in proposed law.

Brandon Frey, Louisiana Public Service Commission (LPSC), P.O. Box 9115, Baton Rouge, LA 70821, spoke for information only on House Bill No. 305.

Representative Deshotel offered a motion to adopt the proposed amendments, to which Representative Thomas objected. After further discussion, Representative Thomas withdrew her motion. Without objection, the amendments were adopted by a vote of 13 yeas and 0 nays. Representatives Deshotel, Boyd, Carver, Cox, Domangue, Green, Hebert, Jordan, McMakin, Mena, Riser, St. Blanc, and Thomas voted yea.

Eric Skrmetta, LPSC, 433 Metairie Rd., Metairie, Louisiana 70005, spoke in opposition to House Bill No. 305.

Tom Giovanetti, Institute for Policy Innovation, 1320 Greenway Dr., Irving, TX 75038, spoke in opposition to House Bill No. 305.

Representative Deshotel offered a motion to report House Bill No. 305 with amendments, to which Representative St. Blanc objected. The administrative assistant called the roll, and the motion failed to pass by a vote of 8 yeas and 8 nays. Representatives Deshotel, Carver, Cox, Domangue, Hebert, Jacob Landry, McMakin, and Riser voted yea. Representatives Boyd, Davis, Green, Hilferty, Jordan, Mena, St. Blanc, and Thomas voted nay.

Representative Hilferty offered a motion to voluntarily defer action on House Bill No. 305. Without objection, action on House Bill No. 305 was voluntarily deferred by a vote of 16 yeas and 0 nays. Representatives Deshotel, Boyd, Carver, Cox, Davis, Domangue, Green, Hebert, Hilferty, Jordan, Jacob Landry, McMakin, Mena, Riser, St. Blanc, and Thomas voted yea.

Witness cards submitted by individuals who did not speak are as follows: 11 in opposition. Witness cards are included in the committee records.

Prepared statements were received via email for House Bill No. 305.

Further action was taken by the committee on House Bill No. 305 on May 12, 2025. Please check for the subsequent action to complete the record of discussion and motions on House Bill No. 305.

IV. OTHER BUSINESS

There was no other business.

V. ANNOUNCEMENTS

There were no announcements

VI. ADJOURNMENT

The meeting was adjourned at 1:19 p.m.

Respectfully submitted,

Chair Daryl Andrew Deshotel
House Committee on Commerce

Date adopted: