



April 15, 2026

Oklahoma Senate Committee on Judiciary  
c/o The Honorable Senator Brent Howard  
2300 N Lincoln Blvd  
Room 427  
Oklahoma City, OK 73105

Dear Honorable Senators Brent Howard (Chair), Mary Brown Boran, Michael Brooks, Todd Gollihare, Darcy Allen Jech, Shane David Jett, Paul Rosino, and Lisa Standridge of the Committee on the Judiciary,

On behalf of the over 2.1 million members of AMAC – Association of Mature American Citizens, including over 29,000 who reside in Oklahoma, I write to offer our support for House Bill 3172.

There is no better summary of the problem than Presidential Executive Order 14331 whereas “Financial institutions have engaged in unacceptable practices to restrict law-abiding individuals’ and businesses’ access to financial services on the basis of political or religious beliefs or lawful business activities.” (E.O. 14331); and Oklahoma has an extraordinary opportunity to cure the issue for her citizens right now.

In a state and nation where our fellow citizens expect government to protect the right to freedom of speech and expression, debanking unjustly chills that expectation. It causes a lack of faith in government and despair because governments are instituted to secure these rights, so they should.

The Fair Banking Act protects citizens from financial discrimination by ensuring banks cannot deny or restrict services based on political views, religious beliefs, or lawful activities. It also promotes transparency by requiring clear explanations for adverse actions and gives Oklahomans the power to hold institutions accountable.

We encourage the Committee on the Judiciary to support Section II-22 of the Oklahoma Constitution, and the First Amendment of the United States Constitution to support the Liberty of Speech in the form of objective laws that prevent debanking and the violation of free speech rights.

AMAC thanks you in advance for your efforts to pass HB 3172 out of committee to the floor of the Oklahoma Senate for the benefit of all Oklahomans.

Sincerely,

A handwritten signature in black ink, appearing to read "Jennifer Bengtson". The signature is written in a cursive, flowing style.

Jennifer Bengtson  
Vice President  
AMAC Action