

Senate Financial Institutions
Proponent Testimony for SB 104
February 9th, 2023
Mr. Grant Bauserman

Mr. Chairman and members of the committee, I am Grant Bauserman, owner of eight Meneike Car Care Centers in Wichita. Our team of technicians meet our customers at the intersection of a moment of need and the hope a repair can be easily performed at a limited cost. Often a car repair is unexpected. As people are doing their best to pay for the ever increasing costs of life, I think all payment options should be available. I support this legislation because we are often working with customers to find the most cost effective payment method.

AAA releases reports of the average auto repair bill. In 2017 the average cost of a repair was \$500 to \$600 and the report stated 1 in 3 motorists can't pay it without incurring debt. Given the recent supply chain disruptions new cars are hard to find on a lot, used cars are at an all-time high and repairing a car may take longer to get simple parts that we previously took for granted.

We give a cash discount because cash is the most transparent form of payment. We educate the customer on why a credit transaction costs us more. SB 104 would simply remove from statute what the Federal District Courts have already removed as good law. I will be able to show my customers on a receipt how much the credit transaction actually costs.

I know the credit card companies don't want their card holders to understand the actual costs of that transaction, but either I pay it or the customer pays it. Being able to disclose the fee amount allows us to work with our customers to explain why one transaction is better than another to keep the price as low as possible.

Please support SB 104 as it simply lets me disclose the cost differences so I can communicate with the customer more clearly about why one transaction is better than another.