

**NATIONAL RIFLE ASSOCIATION OF AMERICA
INSTITUTE FOR LEGISLATIVE ACTION
11250 WAPLES MILL ROAD
FAIRFAX, VIRGINIA 22030-7400**

MEMORANDUM

DATE: January 27, 2016
TO: House Federal and State Affairs Committee
FROM: Travis Couture-Lovelady, State Liaison
RE: Senate Bill 331

Mr Chairman, members of the committee, I appreciate the opportunity to address you this morning on an issue important to NRA members and gun owners throughout Kansas. I am here today on behalf of the National Rifle Association Institute for Legislative Action to express our support for SB 331.

SB 331 would protect law abiding businesses in the firearms and ammunition industry from attempts by the Obama administration to “choke off” financial services to these companies simply because they make firearms and ammunition. Under direction of the FDIC, Operation Choke Point affected the banking relationships of many legal businesses, including those of gun stores and other firearms-related companies. Some law-abiding businesses had their long-standing banking relationships terminated as a result of threats from the FDIC to censure financial institutions that do business with gun stores and other firearms-related businesses.

A report from the U.S. House Oversight Committee found Operation Choke Point was created by the Justice Department to “choke out” companies the Administration considers a “high risk” or otherwise objectionable, despite the fact that they are legal businesses. The goal of the initiative is to deny these merchants access to the banking and payments networks that every business needs to survive. <http://oversight.house.gov/wp-content/uploads/2014/05/Staff-Report-Operation-Choke-Point1.pdf>

On behalf of the National Rifle Association I respectfully request your support of SB 331. Thank you for your consideration.