

KANSAS FUNERAL DIRECTORS ASSOCIATION 1200 S. Kansas Avenue Topeka, KS 66612 785-232-7789 Fax 785-232-7791 www.ksfda.org

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PAM SCOTT Topeka Testimony On Senate Bill 104 Senate Financial Institutions and Insurance Committee February 9, 2023

Chairman Longbine and Members of the Committee, the Kansas Funeral Directors Association would like to express its support for Senate Bill 104 which would repeal the prohibition in Kansas law on imposing a surcharge on purchases made by credit or debit cards.

Kansas is one of only a handful of states that still prohibit the charging of a surcharge when purchases are made by credit card.

Kansas Funeral homes would like the flexibility to charge the consumer a surcharge to cover the fees they pay to credit card companies for a customer's use of a credit card for their purchase. Many funeral homes do not currently accept credit cards for the payment of a funeral. This is due to the fact that the cost to the funeral home if they were to accept a credit card as payment on a large ticket item such as a funeral could be significant. If the funeral home were allowed to impose a surcharge to cover their cost of fees charged for the use of the credit card, more might be willing to change their policy. This bill would provide flexibility to the funeral home as well as the consumer. The surcharge would be disclosed to the consumer so they would have the choice as to whether to use the credit card for their purchase.

Current law exempts the State of Kansas and local governments from the prohibition on imposing a surcharge for the use of a credit card. Why should businesses be treated differently and not be afforded the same ability to recoup the fees charged by the credit card companies?

Thank you for the opportunity to testify. We respectfully ask for your support of Senate Bill 104.