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To: Members Senate Judiciary Committee

From: John Warnlof, President  
Paul Dubow, Legislative Chair

Re: SB 33 (Dodd) – Support

Date: April 26, 2017

The California Dispute Resolution Council (CDRC) supports SB 33 as amended April 24, 2017. This letter sets forth the reasons for its support.

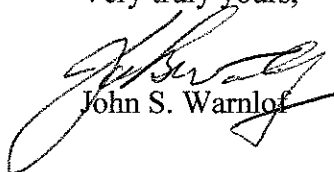
Formed in 1994, CDRC advocates for fair, accessible, and effective alternate dispute resolution processes before the Legislature, state administrative agencies, and the courts. The CDRC's membership consists of individual ADR neutrals, together with community dispute resolution organizations, and providers of ADR services which, taken together, represent more than 15,000 mediators and arbitrators in California. CDRC positions do not represent the view of any individual member.

Senator Dodd introduced SB33 in response to a Wells Fargo incentive compensation program that included the opening of over two million checking and credit card accounts using customer information without the customers' knowledge or consent.

As amended, SB 33 specifically addresses the situation where a financial institution seeks to apply an arbitration agreement in a contract consented to by a consumer to a contract that the financial institution created without the consumer's consent or by the unauthorized use of personal identifying information.

SB 33 protects consumers from fraud and identity theft. CDRC therefore supports the bill.

Very truly yours,



John S. Warnlof

**CDRC Administration**

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