

SUMMARY *of* PROCEEDINGS



SELECT COMMITTEE ON BLOCKCHAIN, FINANCIAL TECHNOLOGY AND DIGITAL INNOVATION TECHNOLOGY

COMMITTEE MEETING INFORMATION

May 14-15, 2025
Teton County Administration Building, County Commissioners Chambers
200 S. Willow Street
Jackson, Wyoming

COMMITTEE MEMBERS PRESENT

Senator Chris Rothfuss, Co-Chairman
Representative Daniel Singh, Co-Chairman
Senator Barry Crago
Senator Tara Nethercott
Senator Jared Olsen
Representative Lee Filer
Representative Mike Yin
Matt Kaufman
David Pope
Joel Revill

COMMITTEE MEMBERS NOT PRESENT

Representative Jacob Wasserburger

LEGISLATIVE SERVICE OFFICE STAFF

Clarissa Nord, Legislative Editor
TaLise Hansen, Staff Attorney

OTHERS PRESENT AT MEETING

Please refer to [Appendix 1-02](#) to review the Committee Sign-in Sheet
for a list of other individuals who attended the meeting.

The Committee Meeting Summary of Proceedings (meeting minutes) is prepared by the Legislative Service Office (LSO) and is the official record of the proceedings of a legislative committee meeting. This document does not represent a transcript of the meeting; it is a digest of the meeting and provides a record of official actions taken by the Committee. All meeting materials and handouts provided to the Committee by the Legislative Service Office, public officials, lobbyists, and the public are on file at the Legislative Service Office and are part of the official record of the meeting. An index of these materials is provided at the end of this document and these materials are on file at the Legislative Service Office. For more information or to review meeting materials, please contact the Legislative Service Office at (307) 777-7881 or by e-mail at lso@wyoleg.gov. The Summary of Proceedings for each legislative committee meeting can be found on the Wyoming Legislature's website at www.wyoleg.gov.

EXECUTIVE SUMMARY

The Select Committee on Blockchain, Financial Technology and Digital Innovation Technology (Select Committee) met in Jackson to begin its interim work. The Select Committee received updates from the University of Wyoming Center for Blockchain and Digital Innovation, Wyoming Stable Token Commission, Office of U.S. Senator Cynthia Lummis, and Wyoming Division of Banking. The Select Committee discussed a variety of topics including the Wyoming Digital Asset Registration Act, commercial registered agents, cryptographic signatures, the Wyoming Stable Token Act, Decentralized Autonomous Organizations (DAOs), Decentralized Unincorporated Nonprofit Associations (DUNAs), artificial intelligence (AI) governance, data privacy, Special Purpose Depository Institutions (SPDIs), right-to-repair legislation, and the Federal Trade Commission's "click-to-cancel" rule. The Select Committee requested bill drafts pertaining to interruptible service tariffs, digital asset taxonomy, the Wyoming Stable Token Act, DUNA entities, SPDIs, right-to-repair policies, and click-to-cancel requirements.

The Select Committee voted to sponsor the following bill draft for the 2026 Budget Session:

- 26LSO-0011.3 Secretary of state-expedited filings, as amended.

CALL TO ORDER (WEDNESDAY, MAY 14, 2025)

Co-Chairman Singh called the meeting to order at 8:32 a.m. The following sections summarize the Select Committee proceedings by topic. Please refer to [Appendix 1-01](#) to review the Select Committee Meeting Agenda. The meeting can be viewed on YouTube - Select Committee on Blockchain, Financial Tech. & Digital Innovation Tech., May 14, 2025, ([AM](#)), ([PM](#)); and May 15, 2025, ([AM](#)), ([PM](#)).

Adoption of Interim Committee Rules

The Select Committee adopted the standard interim committee rules by a voice vote, [Appendix 1-03](#).

GENERAL UPDATES

University of Wyoming Update

Steve Lupien, Director, University of Wyoming (UW) Center for Blockchain and Digital Innovation (CBDI), summarized the CBDI's projects and research, including bitcoin mining, e-sports tournaments, and growing student interest in the blockchain minor. Mr. Lupien also highlighted initiatives to update Wyoming's cybersecurity laws and develop AI policies. Mr. Lupien stated that the CBDI and Wyoming Cybersecurity Action Network are interested in presenting updates regarding these efforts at the Select Committee's July 2025 meeting.

Cryptocurrency Mining Update

Joe Terranova, Co-Founder, Chief Operating Officer, 44 West Mining, provided an update on the economic impact of cryptocurrency mining in Wyoming and emphasized challenges related to utility rates and power availability. Mr. Terranova noted ongoing complexities with the regulatory process at the federal level and stressed the need for clearer guidance from utilities to better manage operations under interruptible rate structures.

Matthew Skrlac, UW CBDI, shared recent progress on the CBDI's Bitcoin mining initiative, including efforts to integrate mining with Wyoming's energy systems and offer experiential learning opportunities. Mr. Skrlac also highlighted partnerships with industry leaders to support student training and job placement in the cryptocurrency mining field.

Representative Lee Filer, Select Committee Member and Co-Founder, and Joey Darwell, President, Crypto-Knight Hosting, outlined the expansion and economic impact of Bitcoin mining operations in Laramie

County and highlighted Black Hills Energy's Blockchain Interruptible Service Tariff. Mr. Darwell also identified federal regulatory hurdles and transmission cooperative constraints as barriers to further economic growth.

Federal Legislation Update

Chris Land, Staff Director, Senate Banking Committee's Subcommittee on Digital Assets, and General Counsel, Office of United States Senator Cynthia Lummis, described recent progress on federal digital asset legislation and mentioned that negotiations on Senator Lummis' Guiding and Establishing National Innovation for U.S. Stablecoins Act are in their final stages and include provisions favorable to Wyoming. Mr. Land noted these provisions aim to exempt the state's stable token from federal regulation and recognize SPDIs as eligible stablecoin issuers. Mr. Land discussed other legislative efforts, including market structure reforms and proposed tax exemptions for small cryptocurrency transactions.

Co-Chairman Singh asked for public comment and no public comment was provided.

Committee Action

The Select Committee directed LSO to draft a bill that would require all certificated power providers, including power co-operatives and public utilities, to offer interruptible power tariffs as a condition of operating in a certificated territory within the state.

WYOMING STABLE TOKEN

Anthony Apollo, Executive Director, Wyoming Stable Token Commission (Commission), provided an update from the Commission and noted significant progress toward the launch of the Wyoming Stable Token (WYST). Director Apollo stated that the Commission has hired essential personnel, initiated the rulemaking process, selected blockchain infrastructure partners, and begun technical testing, with a full launch for the WYST planned for July 2025. Director Apollo also outlined proposed statutory revisions that would enhance the WYST's compliance framework and end-user benefits, [Appendix 4-02](#). Director Apollo emphasized the need for clear statutory guidance and recommended that the Select Committee write a letter to the Commission acknowledging that the WYST may be used for any lawful purpose and that any on-chain enforcement actions, such as freezing tokens, must be supported by proper legal authority, including judicial oversight.

Flavia Naves, Commissioner, Wyoming Stable Token Commission, expressed support for the WYST initiative and highlighted the importance of responsible development as the first effort by a U.S. state to launch its own stablecoin.

David Pope, Governor's Liaison, Select Committee on Blockchain, presented information regarding the Wyoming State Token Adoption Program, which aims to integrate stable tokens into state operations, expand token legislation, and explore alternative-backed tokens to stabilize and de-risk revenue streams, [Appendix 4-03](#). Mr. Pope also recommended that the Select Committee support a letter to the Internal Revenue Service (IRS) to urge rule changes to ease reporting requirements for stable token transactions, aiming to increase WYST circulation, and token integration on platforms like TikTok.

Public Comment

Brenden Maher, Massachusetts Institute of Technology Media Alumnus, Kerry Aggen, Buffalo, Wyoming, and Tyler Pirtz, 44 West Mining provided public comment regarding the WYST.

Committee Action

The Select Committee took the following actions:

- Formed a working group, including Co-Chairman Rothfuss, Mr. Land, and Director Apollo, to develop a bill draft revising Wyoming's digital asset taxonomy.
- Formed a working group, involving Mr. Pope, to research asset-backed and revenue tokens.
- Supported drafting a letter to the IRS advocating for rule changes on stable token transaction reportability.

The Select Committee directed LSO to:

- Draft a bill that would amend the Wyoming Stable Token Act to address Director Apollo's recommendations for statutory revisions.
- Draft a letter to the Commission providing that the WYST may be used for any lawful purpose and that judicial oversight is required for on-chain interventions.

WYOMING SECRETARY OF STATE'S OFFICE

Digital Asset Registration Act Update

Chuck Gray, Wyoming Secretary of State, reported that since the Digital Asset Registration Act took effect in December 2023, the Secretary of State's Office (Office) has received 20 active registrations, providing legal recognition and judicial access for digital assets under Wyoming law.

Colin Crossman, Business Division Director, Wyoming Secretary of State's Office, reviewed the number of digital asset registrations the Office has received. Mr. Crossman stated that following an initial surge of five to six filings at launch, digital asset registrations have continued steadily at about one per month.

Bill Draft – 26LSO-0011.3 Secretary of state-expedited filings.

Secretary Gray provided an update to the Select Committee regarding 26LSO-0011.3 Secretary of state-expedited filings, which would allow the Office to charge a fee and provide a process to expedite filings of certain documents, **Appendix 6-01**. Secretary Gray requested that the Select Committee support a bill draft that includes provisions for at least one FTE if not funded in the budget and described staff capacity concerns.

Public Comment

Mr. Maher commented on digital seals and stamps in relation to the workload of the Office.

Committee Action

Representative Yin moved that the Select Committee sponsor 26LSO-0011.3 during the next session. The motion passed by roll-call vote with Senator Nethercott and Representative Wasserburger excused. The Select Committee adopted the following amendments:

- | | |
|----------------|---|
| Page 2-line 18 | After " <u>filing</u> " insert " <u>under this paragraph</u> "; after " <u>shall not</u> " delete " <u>grant any</u> ". |
| Page 2-line 19 | Delete line through " <u>purposes of</u> " and insert " <u>alter the prioritization of rights determined by</u> ". |
| Page 2-line 20 | Before " <u>filing</u> " insert " <u>the</u> ". |

Commercial Registered Agent/Cryptographic Signatures Discussion and Working Group Update

Co-Chairman Singh provided an update on a working group focused on commercial registered agents and cryptographic signatures and reviewed 2025 House Bill 308, Cryptographic Frontiers Act, which directs the Attorney General to investigate instances of potential federal overreach related to blockchain or cryptocurrency activities reported by Wyoming residents, [Appendix 6-02](#). Co-Chairman Singh noted that the draft authorizes the Attorney General to file or intervene in lawsuits and highlighted its goal of protecting against debanking in blockchain applications.

Mr. Maher summarized 2025 House Bill 308 and stated that its purpose is to strengthen the role of the Attorney General amid regulatory uncertainty and suggested a need to revisit the bill draft in light of evolving federal actions. Mr. Maher also described the working group's discussions surrounding cryptographic commercial registered agents and seals and explained efforts to create a clear legislative structure for digital identity tools.

Public Comment

Director Apollo provided public comment.

Committee Action

Co-Chairman Singh noted that the working group will continue focusing on the commercial registered agent concepts and provide an update at the Select Committee's July 2025 meeting.

DECENTRALIZED AUTONOMOUS ORGANIZATIONS (DAOs)

Mr. Crossman reported 472 active DAOs and noted a recent rise in new registrations following an increase in dissolutions at the end of 2024, likely due to uncertainty around the Corporate Transparency Act. Mr. Crossman mentioned that the Office has received several questions about whether DAOs can be series LLCs and concerns about how commercial registered agents record DAO ownership, especially when digital addresses are used.

Public Comment

Scott Moeller and Xiaomeng Zhou, American CryptoFed DAO provided public comment, [Appendix 8-01](#).

Secretary Gray commented on American CryptoFed DAO's testimony.

Wyoming Decentralized Unincorporated Nonprofit Association (DUNA) Act Revisions

Matthew Kaufman, Governor's Liaison, Select Committee on Blockchain, described several implementation challenges related to the DUNA statute. Mr. Kaufman highlighted strong market interest for the corporate entity structure but noted some areas of confusion, including the 100-member threshold, entity conversion, and registered agent requirements.

Public Comment

David Kerr, Cowrie LLC, noted his support for revisiting the DUNA statute to address areas of confusion and improve clarity. Mr. Kerr testified that there is a need for potential amendments related to entity conversion and definitions. Mr. Kerr offered to formalize a list of suggested changes and work with stakeholders to draft revisions prior to the Select Committee's July 2025 meeting.

Mr. Maher and Russell Klein, Yellow Cat DAO LLC, provided public comment on the Wyoming DUNA Act.

Committee Action

The Select Committee formed a working group comprised of Mr. Kaufman, Mr. Kerr, and any interested Select Committee members to review potential amendments to the DUNA Act.

REVIEW OF SELECT COMMITTEE ON BLOCKCHAIN ENABLING LEGISLATION

TaLise Hansen, Staff Attorney, Legislative Service Office (LSO), summarized 26LSO-0009.5 Select committee on blockchain and emerging technologies, which would amend the name and duties of the Select Committee and revise the sponsorship authority of the Select Committee, [Appendix 9-01](#).

Co-Chairman Singh asked for public comment and no public comment was provided.

Committee Action

After discussion, Co-Chairman Singh directed that, absent objection, the Select Committee would consider the bill draft at the Select Committee's July 2025 meeting.

MEETING RECESS

The Select Committee recessed at 5:42 p.m.

CALL TO ORDER (THURSDAY, MAY 15, 2025)

Co-Chairman Rothfuss called the meeting to order at 8:32 a.m.

DATA PRIVACY

Ms. Hansen provided an overview of 26LSO-0012.4 Data privacy-government entities, which would require government entities to adopt policies for the collection, access, security, and use of personal data, [Appendix 13-01](#). Ms. Hansen stated that the bill draft would also require government entities to establish specific personal data policies.

Public Comment

The following individuals provided public comment regarding data privacy for government entities:

- William Luben, American Title Agency. See [Appendix 13-03](#).
- Ms. Aggen
- Mr. Maher
- Reid Rasner, Rasner Media

Committee Action

After discussion, Chairman Rothfuss directed that, absent objection, the Select Committee would consider the bill draft at the Select Committee's July 2025 meeting.

SPECIAL PURPOSE DEPOSITORY INSTITUTIONS (SPDIs)

Updates from SPDIs

Julie Fellows, Co-Founder, Board Chair, and Chief Executive Officer, BankWyse, advocated for the need to protect Wyoming's regulatory advantage for SPDIs amid increasing federal competition and uncertainty. Ms. Fellows urged the Select Committee to back industry education, pursue interstate reciprocity, and engage with federal lawmakers to secure SPDIs' recognition nationally.

Caitlin Long, Founder and Chief Executive Officer, Custodia, updated the Select Committee on two major developments within Custodia: the launch of Avits, a tokenized bank deposit on a public blockchain in

partnership with Vantage Bank, and its use by Mexican logistics company DX Xpress, [Appendix 14-01](#). Ms. Long also discussed regulatory challenges Wyoming's SPDIs face related to the Federal Reserve's debanking, shared recent policy changes and explained Custodia's current work.

Trevor Rutar, Chief Executive Officer, Kraken Financial, reported notable growth in the company's digital asset offerings, client base, and platform capabilities, including new trading features and improved API access. Mr. Rutar noted the completion of several audits confirming compliance and mentioned an upcoming announcement with Senator Lummis related to Kraken's ongoing presence in the state.

Robert Slater, Director, Commerce Financial, highlighted the importance of Wyoming and its SPDIs maintaining a leadership role in digital finance through enhanced collaboration and clearer regulatory guidance. Mr. Slater recommended establishing a formal SPDI Advisory Council and developing a public roadmap to improve coordination, address investor concerns, and support Wyoming's position amid evolving federal policies.

SPDI Amendments Discussion

Mr. Kaufman recommended repealing Wyoming Statute 13-12-106, which requires SPDIs to maintain a 2% contingency account and stated that this requirement is frequently burdensome and redundant due to existing capital and liquidity requirements.

Jeremiah Bishop, Banking Commissioner, Wyoming Division of Banking, testified that the contingency account requirement adds complexity without significantly improving safety for SPDIs, and noted that all four existing SPDIs agree it poses a competitive disadvantage without providing substantial benefit.

Ms. Hansen provided an overview of 26LSO-0013.4 Special purpose depository institution conversion, which would provide for the conversion of SPDIs into state banks, [Appendix 14-02](#). Ms. Hansen also provided an overview of 26LSO-0014.4 State bank conversion to SPDI, which would allow for the conversion of state banks into SPDIs, [Appendix 14-03](#).

Commissioner Bishop commented on the bill drafts and addressed several considerations including requiring FDIC insurance upon a SPDI's conversion to a traditional bank, managing lending risk concerns, and modifying capital requirements to reflect the institution's operational history rather than treating conversions as new applications.

Public Comment

Ms. Long provided public comment on SPDIs.

Committee Action

After discussion, Co-Chairman Rothfuss directed that, absent objection, the Select Committee would consider the bill drafts at the Select Committee's July 2025 meeting. Co-Chairman Rothfuss mentioned that the bill drafts will be combined into one single bill draft.

SPDI Bank Certificate of Authority Process Discussion

Commissioner Bishop noted several concerns with the current statutory process for SPDIs obtaining a certificate of authority to operate and testified that the lack of clear requirements has resulted in extended delays before SPDIs begin operating. Commissioner Bishop recommended legislative changes to require proof of paid-in capital, set a deadline to apply within three months of charter approval, and establish a 12-month window (with a possible six-month extension) to begin operations.

Public Comment

Ms. Fellows and Ms. Naves commented on the proposed revisions for the SPDI certificate of authority process.

Committee Action

The Select Committee formed a working group to include Representative Filer, Mr. Kaufman, Commissioner Bishop, and Flavia Naves, to develop a bill draft that would incorporate Mr. Kaufman's recommended statutory changes and Commissioner Bishop's certificate of authority request.

WYOMING DIVISION OF BANKING

Open Banking Update

Commissioner Bishop reported that since Wyoming implemented open banking rules following the passage legislation two years ago, no banks have utilized the framework. Commissioner Bishop provided an update on the federal regulations for open banking and stated that the Consumer Financial Protection Bureau's finalized 1033 rules are in effect but face legal challenges, which creates uncertainty.

Financial Technology Sandbox Revisions

The Select Committee revisited Wyoming's financial technology sandbox law, which the Legislature enacted in 2019 to provide limited statutory flexibility for innovative financial products under specific conditions. Mr. Kaufman suggested that since its implementation, the financial technology sandbox has received little use, as applicants must be based in Wyoming, and many companies find existing state laws sufficiently flexible without needing sandbox relief. Mr. Kaufman recommended that the Select Committee consider updates and testified that other states have adopted broader frameworks. Mr. Kaufman noted that updating the reciprocity provisions may increase the sandbox's appeal and usability.

Commissioner Bishop noted that the Wyoming Division of Banking receives several inquiries each year for the financial technology sandbox, but no applicants have successfully utilized the sandbox, primarily due to the state residency requirement.

Secretary Gray reported that no applications have been submitted to the state's financial technology sandbox and identified several common obstacles for companies including the state residency requirement, which restricts participation to entities based in Wyoming.

Bill Draft - 24LSO-0095.4 General regulatory sandbox program.

Co-Chairman Rothfuss provided a brief overview of 24LSO-0095.4 General regulatory sandbox program, which would establish the General Regulatory Sandbox Program and the Wyoming Office of Regulatory Relief to promote economic development by allowing limited waivers of certain laws and rules under specific conditions, [Appendix 16-01](#).

Jeff Rude, Insurance Commissioner, Wyoming Department of Insurance, provided information about other states' insurance sandboxes and reported that in other states, applicants have typically sought exemptions from standard rules rather than introducing innovations in the insurance industry.

Co-Chairman Rothfuss asked for public comment and no public comment was provided.

Committee Action

After discussion, Co-Chairman Rothfuss noted that the Select Committee intends to explore other states' successful regulatory sandbox models and expressed interest in revisiting Wyoming's framework.

ARTIFICIAL INTELLIGENCE (AI) GOVERNANCE

Review of Other States' AI Governance Legislation

Clarissa Nord, Legislative Editor, LSO, summarized a memorandum that highlights legislation enacted and introduced by other states to regulate AI systems, [Appendix 18-01](#). Ms. Nord noted that the memorandum also reviews how states are developing governance frameworks to address challenges associated with high-risk AI applications, ensure transparency, and protect consumers from algorithmic discrimination.

Update Regarding AI Liability, Data Provenance, and Automated Decision-Making Issues

Dazza Greenwood, Civics.com and MIT Computational Law, presented on developments in AI agent systems and described emerging policy considerations regarding liability, data provenance, and automated decision-making. Mr. Greenwood referenced 2025 Senate Bill 813, currently under consideration by the California Legislature, and suggested it as a potential model for AI governance for the Select Committee to consider. Additionally, Mr. Greenwood discussed various autonomous agents, their current applications, and the legal and economic implications associated with them.

Public Comment

Mr. Maher and Ms. Aggen provided public comment on AI governance.

Committee Action

Co-Chairman Rothfuss noted that the Select Committee will continue its discussions on automated decision-making and will revisit the topic, along with California Senate Bill 813, at a future meeting.

RIGHT TO REPAIR LAWS

Ms. Nord summarized a memorandum that reviews right-to-repair legislation including past legislative efforts in Wyoming, [Appendix 19-01](#). Ms. Nord stated that this memorandum also provides an overview of right-to-repair laws introduced or enacted in neighboring states including Colorado, Montana, South Dakota, and Utah.

Public Comment

The following individuals provided public comment regarding right to repair legislation:

- Nathan Proctor, Senior Director of the Right to Repair Campaign at U.S. PIRG
- Era Aranow and Tyler Garrett, Rocky Mountain Farmers Union
- Kyle Wiens, iFixit
- John Brown, Lander, Wyoming

Committee Action

The Select Committee formed a working group to include Representative Yin and Senator Crago to develop a right-to-repair bill draft.

FEDERAL TRADE COMMISSION CLICK TO CANCEL DISCUSSION

Ms. Hansen reviewed a memorandum that provides an overview of the Federal Trade Commission's (FTC) negative option rule or "Click to Cancel" rule, [Appendix 21-01](#). Ms. Hansen noted that the FTC's new rule regulates negative option contracts, which involves agreements where a consumer's inaction is treated as consent to charges. Ms. Hansen stated that the rule mandates clear disclosures, affirmative consent, and simple cancellation methods, and is currently under legal challenge in the Eighth Circuit Court of Appeals.

Public Comment

John Breyault, National Consumers League, and Sam Levine, Senior Fellow, UC Berkeley Center for Consumer Law & Economic Justice, provided public comment regarding the FTC click-to-cancel rule, **Appendix 21-02**. Mr. Breyault and Mr. Levine discussed consumer impacts associated with deceptive subscription practices, including unclear terms, limited reminders, and difficult cancellations.

Committee Action

The Select Committee formed a working group to include Representative Yin and Representative Filer to develop a “Click to Cancel” bill draft based on existing models to ensure consistent business practices and consumer protections in Wyoming.

There being no further business, Co-Chairman Rothfuss adjourned the meeting at 4:28 p.m.

Respectfully submitted,

Representative Daniel Singh, Co-Chairman

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4-02	Wyoming Stable Token	Wyoming Stable Token Commission Update	Wyoming Stable Token Commission
4-03	Wyoming Stable Token	Wyoming State Token Adoption Program	David Pope, CPA CGMA
6-01	Wyoming Secretary of State's Office	26LSO-0011 v0.3 Secretary of state-expedited filings.	Legislative Service Office
6-02	Wyoming Secretary of State's Office	2025 House Bill 308, Cryptographic Frontiers Act.	Legislative Service Office
8-01	Decentralized Autonomous Organizations (DAOs)	American CryptoFed DAO Testimony	American CryptoFed DAO
8-02	Decentralized Autonomous Organizations (DAOs)	Public Comment on Amendments to the Wyoming Decentralized Unincorporated Nonprofit Association Law	Nouns DAO
9-01	Review of Select Committee on Blockchain Enabling Legislation	26LSO-0009 v0.5 Select Committee on Blockchain and Emerging Technologies.	Legislative Service Office
13-01	Data Privacy	26LSO-0012 v0.4 Data privacy-government entities.	Legislative Service Office
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13-03	Data Privacy	Data Privacy Bill Comments	William Luben, General Legal Counsel, American Title Agency
14-01	Special Purpose Depository Institutions (SPDIs)	Testimony - Custodia Bank	Caitlin Long, Founder and CEO, Custodia Bank
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21-02	Federal Trade Commission Click to Cancel Discussion	Click to Cancel Testimony	National Consumers League