

April 9, 2021

The Honorable Calvin Schrage  
Alaska State Legislature  
State Capitol Room 104  
Juneau, AK 99801

RE: HB 163

Dear Representative Schrage,

My thanks for your introduction of House Bill 163 “An Act relating to vehicle title applications”. The changes that this bill poses to AS 28.10.211(b)(1) regarding the requirements for title applications are simple and few, but the impact will be large and far-reaching.

Alaska long ago adopted the Uniform Electronic Transactions Act, allowing “ESign” within our state. Just last year, the legislature adopted HB 124, which allows us to convey real estate and obtain Notaries with electronic signature. However, those two little words – “In ink” – in AS 28 are preventing similar progress when it comes to vehicle titling.


At present, a borrower at True North can sign all consumer loan documents electronically. This technology was a huge help with the onset of the pandemic, allowing us to continue to meet the needs of our members without requiring them to come to the branch to sign their loan papers. However, the one impediment was DMV title work, due to the “in ink” requirement. For borrowers buying a vehicle not through a dealer or wanting to finance a vehicle they already own, this was a significant inconvenience.

Further, for members who live in remote communities, the wet signature requirement is a particular imposition. They must wait until original paperwork is received before their loan can be processed.

The technology to allow Alaskans to transaction their business remotely exists, and is becoming standard and frankly expected. It’s important that the DMV have the legal capacity to keep up! Further, the ability to process electronic signatures will position the DMV to not just improve service to Alaskans, but to take advantage of the efficiencies that removing paper processes can deliver.

Thank you for your time and attention.

Sincerely,



Lauren MacVay  
President/CEO  
True North Federal Credit Union



[www.TrueNorthFCU.org](http://www.TrueNorthFCU.org)

ADMINISTRATIVE OFFICE:  
TRUE NORTH FEDERAL CREDIT UNION  
P.O. BOX 34157, JUNEAU, AK 99803  
(907) 523-4700 • FAX (907) 586-8078

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