

Members of the Senate Judiciary Committee,

Regarding HB 1082, I would like to share my concern over the language on page 5, lines 15-21 that refer to the definition of money. This language appears to pave the way for Central Bank Digital Currencies (CBDC) while eliminating its would-be competition of cryptocurrencies. If the federal government adopts the digital dollar which is currently being advocated by members of the Treasury and Federal Reserve, it will lead to unprecedented levels of government control over citizens.

CBDC's would be entirely under bureaucratic control because every digital dollar has a unique fingerprint. Every single transaction can be surveilled, recorded, or even reversed with a push of a button. Not only would the government be able to tell how much a person is spending or saving, but what exactly they are spending those dollars on and where they're investing their savings.

CBDC's could be earmarked for certain purchases and forbidden from others. The government could easily dictate which dollars of your income go to buying food or which dollars you can use to heat or cool your home.

CBDC's could effectively force spending and prevent saving by imposing maximum savings levels and prevent "hoarding" by confiscating unspent digital dollars.

For these reasons and more, I urge the committee to take this opportunity to preemptively ban Central Bank Digital Currencies in order to protect North Dakotans from the ideological micromanagement of their hard-earned money by a powerful federal government. Please note the provided resources and short video clip.

Thank you for your consideration of my testimony.

Amber Vibeto  
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**[South Dakota and other red states are about to ban Bitcoin as legal money and grease the skids for CBDC](#)**

**[The Scary Fed Idea To Turn Your Dollars Into a Digital Power Grab](#)**

