



Written by [Bob Adelman](#) on March 21, 2024

Two More States Prohibit Credit Card Companies From Tracking Gun Sales

Within days of each other, the governors of [Indiana](#) and [Utah](#) signed into law bills that prohibit credit card companies from tracking gun sales back to their citizens. They join an increasing number of states that have signed similar bills into law, including Mississippi, Idaho, North Dakota, Montana, Texas, and Florida.

A spokesman for the National Shooting Sports Federation (NSSF) applauded the pushback:

The laws are designed to protect the privacy of lawful and private firearm and ammunition purchases from being abused for political purposes by corporate financial service providers and unlawful government search and seizure of legal and private financial transactions.



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When far-left Rep. Jennifer Wexton (D-Va.) offered her bill in 2020 allowing those companies to track gun purchases back to their purchasers, she offered the phoniest of excuses. She claimed that “banks, credit card companies, and [gun] retailers have unique insight into the behavior and purchasing patterns that can help [governments] identify and prevent mass shootings.”

All of that relies on a faulty assumption: that individuals with criminal intentions will actually use credit cards to purchase the weapons they plan to use in committing their crimes. But terrorists don't buy their weaponry from retail gun stores using credit cards. And any “lone actor” or “lone wolf” (language from Wexton's bill) planning an attack, once he learns that credit card issuers are likely to alert federal authorities, will use cash instead.

That leaves only one target left: law-abiding gun owners lawfully exercising their right to “keep and bear arms” by freely purchasing them through gun dealers.

Wexton's bill would allow credit card companies to report “suspicious” (without defining the term) financial activity to a government agency — the Financial Crimes Enforcement Network, or FinCEN) — by implementing a “Merchant Category Code (MCC) to businesses selling firearms.”

Joe Wolverton, a constitutional law scholar for The John Birch Society, made it clear: “The use of a unique code assigned to gun vendors is nothing more nor less than a backdoor federal gun registry” with the “ultimate goal of disarming Americans and consolidating control of all means of resistance to tyranny in the hands of the tyrants themselves.”



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That tyrants indeed intend to disarm Americans can be discerned by noting who is supporting such measures. [Said a spokesman](#) for the Amalgamated Bank (with a majority interest held by Workers United, an affiliate of the Service Employees International Union):

We could identify and detect where there may be gun sales that are intended for black markets, where we see patterns of gun purchases being made in multiple gun shops.

We could see the patterns of behavior that would indicate to us that there is something not right here.

Shannon Watts, founder of the anti-gun group Moms Demand Action, [affirmed the move](#) to track gun purchasers: “These new merchant codes will help banks and financial institutions track suspicious and potentially illegal gun purchases.” She failed to clarify exactly what she meant by “suspicious” or “potentially illegal” gun purchases, or who would make those decisions.

Sen. Elizabeth Warren (D-Mass.) was delighted at the move to track gun purchases, [calling it just a start](#): “It’s a start that credit card companies have committed to comply with the [merchant code] law ... but we need implementation across the country if we’re going to do everything we can to prevent gun violence.” Warren sports a treacherous rating of just 14 out of 100 on the [Freedom Index](#), published by the John Birch Society as a measure of how closely (or not) congressmen hew to keeping their oath of office to support and defend the Constitution of the United States.

California has “gone rogue,” defying the trend toward freedom in states prohibiting the tracking of gun purchasers. Democrats in the Golden State recently passed a law *requiring* credit card companies to track firearms purchasers. Naturally, the major credit card companies — MasterCard, Visa, and American Express — happily agreed to comply.

Related articles:

[Banks, Credit Cards Set to Report Gun Purchases as “Suspicious Activity”](#)

[Pushback Growing Against Credit-card Companies “Red-flagging” Gun Purchases](#)

[Backdoor Attack on Second Amendment Through Credit Card Transactions](#)



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