



March 6, 2025

The Honorable Tom Emmer
House Majority Whip
6th Congressional District of Minnesota
326 Cannon House Office Building
Washington, DC 20515

Dear Whip Emmer,

On behalf of AMAC Action, the advocacy affiliate of the Association of Mature American Citizens - with over 2 million members nationwide, I write to express our strong support for the Anti-CBDC Surveillance State Act. This legislation enacts safeguards against government overreach into Americans' financial privacy which protects seniors from financial surveillance, control, and potential government coercion.

A Central Bank Digital Currency (CBDC) would pose a significant threat to the financial independence and personal freedoms of older Americans. Many seniors rely on cash and traditional banking for their financial transactions, and a government-controlled digital currency could reduce their ability to manage their money without excessive oversight or restriction. A CBDC could also enable bureaucrats to track, monitor, and even limit seniors' financial transactions, a dangerous precedent that has been seen in authoritarian regimes worldwide.

With many seniors already concerned about financial scams and cybersecurity threats, shifting to a government-controlled digital currency system would increase the risk of targeted fraud and hacking, jeopardizing the hard-earned savings of retirees. The federal government should not have the ability to dictate how or where Americans can spend their own money.

Your bill ensures that the Federal Reserve may not unilaterally issue a CBDC or implement it through financial institutions. It also upholds Congress' role in overseeing any decisions related to digital currency, preventing unelected bureaucrats from imposing a financial system that threatens individual sovereignty and privacy.

Thank you for your leadership in defending financial privacy and protecting the freedoms of America's seniors. We look forward to working with you to advance this important bill.

A handwritten signature in black ink that reads "Andrew J. Mangione Jr.".

Andrew J. Mangione Jr.
Senior Vice President
AMAC Action