

Did You Shoot Somebody in Self-Defense? There's an Insurance Policy for That

Rise in gun ownership and stand-your-ground laws drives a lucrative new market to insulate shooters from criminal and civil liability



“Tim Scares Me...”

“Tim Schmidt is pretty geeky guy... and when I say geek, I mean scary GENIUS geek... Tim leveraged his own Tribal Marketing techniques to transform his once crappy business into an impressive information publishing empire. And I’m stealing as many of his ideas as possible for my own tribe!”
~ James Schramko www.InternetMarketingSpeed.com

Self-Defense Made Millionaire

How Tim Schmidt Turned the United States Concealed Carry Association into a Multi-Million Dollar Web of Businesses



thefallenfew · 5mo ago

It's a waste of money that might actually come back to bite you in the ass legally if you ever do need to fire in self defense. Borderline scam industry. Might as well get alien abduction insurance.



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Overview

Tim Schmidt is the CEO and co-founder of Delta Defense, a for-profit business administration company that exists to provide sales, marketing, and administration services to the United States Concealed Carry Association (USCCA). The USCCA was also co-founded and is now run by Schmidt. It's a nonprofit membership organization that pioneered "self-defense insurance" for gun owners, providing legal services if they shoot their gun in self-defense. Schmidt and his wife own a majority of Universal Fire & Casualty Insurance, which provides USCCA members' self-defense insurance policies.

Tim Schmidt has become a wealthy man, especially in the last several years, as the USCCA's membership has ballooned from more than 300,000 members pre-pandemic in 2019 to 854,016 members in August of 2025.

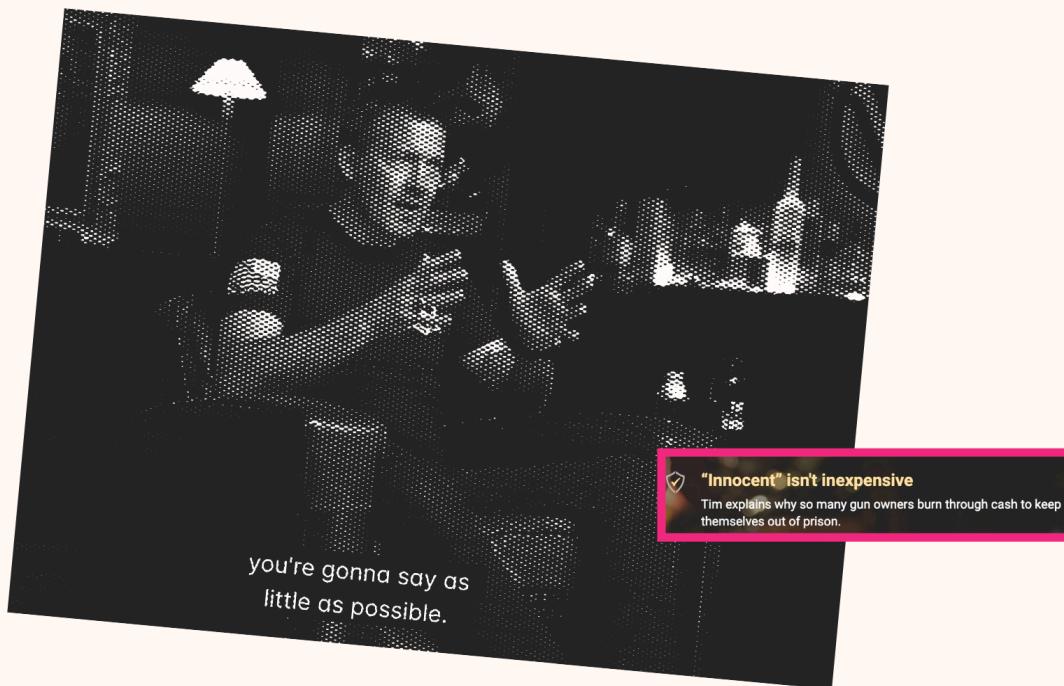
The USCCA gained customers and generated attention through their fear-based marketing approach that positions self-defense shootings as a certain reality, and their membership as the only way to avoid repercussions for the use of a firearm against another person. This strategy is informed by another one of Schmidt's specialties—tribal marketing—which he describes as defining both a community and an enemy for that community to rally against. This approach is well-represented throughout the USCAA's messaging.



Shoot, Don't Think

Delta Defense, the for-profit Schmidt owns, which services the USCCA, is a licensed insurance agency in all 50 states and the District of Columbia. All USCCA members are entitled to their self-defense insurance policy, which is designed to cover legal bills and other expenses if members shoot someone in self-defense.

The USCCA provides members a process to follow after a shooting. In several interviews and posts, Schmidt encourages members to call emergency services, say as little as possible, and then call USCCA. In one interview, he instructed, “just report, ‘I was in fear for my life. I had to discharge my weapon. Please send emergency personnel. Thank you. Goodbye.’ And then you’re gonna call the USCCA.”



The USCCA's policies have been accused of creating a culture of leniency around alleged self-defense shootings, assuring members that they should use lethal force if threatened and the USCCA will handle everything later. The April 2023 shooting of an unarmed YouTube prankster by USCCA member Alan Colie at a Virginia mall is considered an example of this precedent. Colie had joined USCCA less than two weeks before the shooting and had the group's phone number programmed on speed dial. In another instance, a woman who had signed up for USCCA two weeks earlier killed her estranged husband and was sentenced for his murder. The case was later reversed and vacated due to an error in the instructions given to the jurors for the case. She remains in prison on an obstruction of justice charge.

States like New York and Washington have bans on self-defense insurance to prevent the criminal abuse of such policies. "Stand Your Ground" laws are one example of permissive "shoot first" self-defense policies that are [associated with an over 10% increase in homicides where the law is adopted](#).

“You’re going to call 911, you’re going to say as little as possible. Then you’re going to call the USCCA.”

– Tim Schmidt, CEO of Delta Defense LLC; President and Founder of USCCA

Insurance Without Assurance

The USCCA’s self-defense insurance membership program brings in millions of dollars annually, but whether or not they pay out when a member files a claim is another story, with policy fine print dictating a “wide latitude to reject a member’s claim.” Most USCCA plans require that members use USCCA’s own approved attorneys, and some plans won’t cover members who are intoxicated or shoot a member of their own family. All coverage ends if a member who files a self-defense claim is convicted of a violent crime.

In the case of Florida property owner and USCCA member Joshua Huston who was arrested and charged with attempted murder, “the USCCA lawyer told him the case was a difficult one and advised him to plead guilty to a lesser charge.” On Reddit forums on gun ownership and concealed carry, criticism of USCCA and stories of dropped coverage drive users to other self-defense insurance companies, but USCCA’s membership continues to grow – and with it, so does Schmidt’s wealth.

more than
\$254 million
in revenue

the USCCA’s estimated annual revenue if all of its more than 850,000 members paid the minimum membership cost of \$29/month (or \$299/year)



Privacy Controversy

In September 2023, Wisconsin resident Keefe John filed a class action lawsuit against Delta Defense and the USCCA for allegedly violating the Video Privacy Protection Act by selling consumer data to Meta Platforms Inc. without customers' consent. In November of 2025, Delta Defense and USCCA agreed to pay \$1.45 million to settle the lawsuit, without admitting wrongdoing. Approximately 295,727 individuals are eligible for settlements, and the court has scheduled a hearing for March 16, 2026, to determine whether to grant final approval to the settlement.

Not Your Average Family Man

Tim Schmidt isn't your average American family man. On top of his roles as CEO of Delta Defense and the USCCA, he and his wife own a majority of Universal Fire & Casualty Insurance, which provides USCCA members' self-defense policies. The pair own three private jets. Another company Schmidt owns has an additional three jets.

Schmidt's tribal marketing approach — "[generate] revenue by emphasizing the boundaries of a community." — has fueled his professional accomplishments. In a presentation entitled, "How to Turn One of Mankind's Deepest Needs Into Cold, Hard CASH," he wrote, "We all have the NEED to BELONG. You can't have a yin without a yang. Must have an enemy."

“We all have the NEED to BELONG. You can’t have a yin without a yang. Must have an enemy.”

— From USCAA founder Tim Schmidt’s presentation “How to Turn One of Mankind’s Deepest Needs Into Cold, Hard CASH”

USCCA’s advertising is focused on defeating enemies and positioning the customer as a noble protector. It makes a self-defense situation seem all but inevitable, a message shared by the broader gun industry that has worked as [a majority of gun owners cite personal protection as their primary reason for ownership](#). The USCCA, then, is a necessary tool in the “arsenal” against enemies the consumer may need to protect themselves against.



Anecdotes of self-defense situations are reiterated across all marketing, despite [research that shows less than 1% of gun owners engage in defensive gun use annually](#). USCCA claims that if someone is in this situation, it’s likely for the legal system to assume guilt and their legal insurance is the only way to protect from charges or extreme legal defenses.



Name:	Brian
Case:	Defending his family against a violent ex...
Location:	North Carolina
Charges:	First-degree murder.
Outcome:	Case dismissed, charges dropped.
Legal Fees Covered: \$50,000	



Name:	Jacouri Burns
Case:	A fun event turns violent in seconds...
Location:	Lexington, Kentucky
Charges:	Murder and second-degree assault.
Outcome:	Found not guilty after going to trial.
Legal Fees Covered: \$250,000	



Name:	James Edwards
Case:	A stolen car, hit and run, and harrowing case of self-defense...
Location:	Alachua County, Florida
Charges:	Second-degree murder.
Outcome:	Found not guilty of all charges.
Legal Fees Covered: \$250,350	

Schmidt's bio says he experienced a "self-defense awakening" after his first son was born. He speaks of this moment frequently and says he felt like "the gun industry was not doing enough to cater to first-time gun owners."

Unintentional shootings are a leading cause of death for children of all ages and the risk of homicide is three times higher when there are guns in the home. Still, Schmidt carried on with founding organizations that push gun ownership as a necessary tool for survival for Americans, with marketing targeted toward families, particularly mothers.



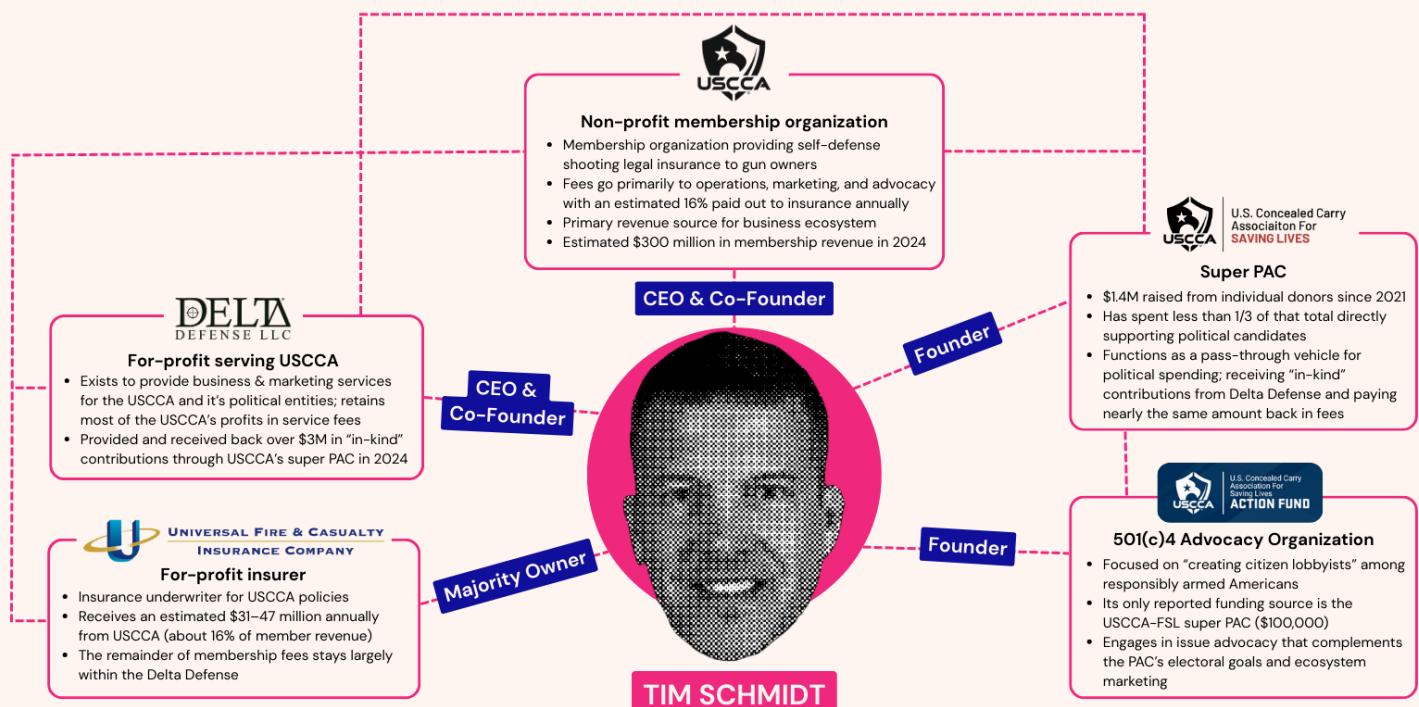
Schmidt's Nonprofit to For-Profit to PAC Money Mill

In addition to the USCCA, Delta Defense, LLC, and Universal Fire & Casualty Insurance, Schmidt also operates a super PAC, the U.S. Concealed Carry Association For Saving Lives (USCCA-FSL), and a 501(c)(4) nonprofit organization called the U.S. Concealed Carry Association For Saving Lives Action Fund (USCCA-FSL Action Fund). The USCCA-FSL Action Fund describes itself as "an advocacy and education organization dedicated to creating citizen lobbyists through empowering responsibly armed Americans."

"Based on a membership breakdown and other information provided by USCCA, the Wall Street Journal estimated the company's membership revenue in 2024 was about \$300 million. The USCCA likely paid between \$31-47 million to its insurer in 2024 – only ~16% of the membership fees it would have received in the same year.

The USCCA's super PAC has raised \$1.4 million from individual donors since 2021, but it has spent less than a third of that money supporting political candidates. The super PAC gave \$100,000 to its 501(c)(4), the group's only reported source of funding.

Meanwhile, Delta Defense LLC has apparently cycled more than \$3 million worth of contributions through the organization via "in-kind" contributions.



Lobbying Efforts

A current focus of the USCCA is the Concealed Carry Reciprocity Act, which would force states to allow concealed carry permit holders (or eligible people in states that allow permitless carry) to only abide by their home states' carry laws instead of the laws of states they may travel to or visit. For example, an adult from Alabama who meets the state's lax permitless carry eligibility can travel to New York and not have to observe the strict rules for concealed carry in that state.

The USSCA is aggressively lobbying for the Constitutional Conceal Carry Reciprocity Act on their PAC website, including a pop-up and time-sensitive petition forms to drive urgency. Such laws have previously been featured in their advertising, taking a page from the NRA's membership playbook of rallying consumers against gun safety policies to drive membership. The NRA banned the USCCA from their annual conference in 2017. The cited reason was concerns about the company's products, but the broader gun community speculated that it was due to the competitive threat the USCCA poses to the NRA's own program.



The image shows a pop-up window for the USCCA lobby. The window has a pink border and a white background. At the top is the USCCA logo, which consists of a shield with a star and the letters 'USCCA'. Below the logo is a large, bold, black text box containing the text: 'ACT NOW: Prioritize Concealed Carry Reciprocity!'. Underneath this text is a digital timer showing '1 : 43'. Below the timer, the word 'Minutes' is on the left and 'Seconds' is on the right. At the bottom of the window, there is a message in a smaller black font: 'We must ensure that the Concealed Carry Reciprocity Act (H.R. 38) becomes law.' and 'Send a letter to lawmakers in Washington urging them to pass this legislation and ensure your 2A rights do not disappear across state lines.'

Policies are a powerful marketing tool for gun organizations and companies, with [social media messaging about gun policies linked to surges in purchasing](#). USCCA and its associated organizations have advocated for a number of policies, both at the Federal- and State-level.

Federal:

- **Constitutional Concealed Carry Reciprocity Act (support):** Would use a "lowest common denominator" approach to firearm use. The Concealed Carry Reciprocity Act would override individual states' laws and allow anyone with a concealed carry permit to carry a gun based on the laws in their home state.
- **Protecting Privacy in Purchases Act (support):** Would ban the use of a firearm specific Merchant Category Code (MCC). Guns Down worked on establishing the firearm specific MCC after conducting research on how such a mechanism could prevent shootings without infringing on rights or privacy. The MCC can help banks flag suspicious firearm purchase activity in the same way that banks report known patterns of identity theft, fraud, or human trafficking to law enforcement officials.
- **Assault Weapons Ban (oppose):** Would make it a crime to knowingly import, sell, manufacture, transfer, or possess a semiautomatic assault weapon or large-capacity ammunition feeding device.
- **Gun Violence Reduction Resources Act (oppose):** Would allow the authorization for the Department of Justice to hire 200 additional agents and investigators for the Bureau of Alcohol, Tobacco, Firearms, and Explosives (ATF). The ATF is the only federal agency that oversees gun crime.

State:

- **Merchant Category Code bills in AL, CO, & WI (oppose):** Would ban the use of a firearm specific Merchant Category Code (MCC).
- **California Senate Bill 53 (oppose):** Would prohibit the possession of firearms in a home unless they are stored safely and securely.
- **Colorado House Bill 24-1270 (oppose):** Would require gun owners to carry liability insurance.

Partisan Rhetoric & Political Ties

Despite its claims of bipartisanship, the USCCA barred the Socialist Rifle Association from affiliating with them, and its nonprofit arm levied online attacks at Democratic presidential candidates Kamala Harris and Tim Walz in 2024.

An ad from the USCCA's super PAC described gun violence prevention legislation as "onerous barriers standing in between you and your ability to protect your family."

The USCCA also reached a major sponsorship deal with the Republican National Convention in June 2024. After the attempted assassination of Donald Trump in Butler, PA, they promoted the same model in their marketing booth at an RNC event.

“Days after Donald Trump was shot with an AR-15-style weapon...the assault weapon [was] part of a giveaway at a booth for the U.S. Concealed Carry Association, an advocacy organization that promotes gun ownership for safety purposes.”

– Ariana Baio, The Independent

As recently as 2017, the USCCA partnered with a chapter of the Oath Keepers, a far-right group whose founder, Stewart Rhodes, was convicted for his part in organizing the group to carry out the January 6, 2021 attack on the United States Capitol. Tim Schmidt appeared with Stewart Rhodes on the NRA's Armed American Radio show in 2010.

Guns Down America has prepared a detailed report of Tim Schmidt's organizations, their histories, and controversies to better understand the self-defense insurance ecosystem. Continue reading for the full report.

Key Findings

In November and December 2024, Guns Down America conducted research on the U.S. Concealed Carry Association (USCCA); its operating company, Delta Defense, LLC; and two affiliated political groups, the U.S. Concealed Carry Association For Saving Lives, a federal super PAC, and the U.S. Concealed Carry Association For Saving Lives Action Fund, a 501(c)(4) nonprofit organization.

Key Findings include:

Delta Defense, LLC, was established in 2003 in West Bend, Wisc., and currently provides sales, marketing and operations services to the U.S. Concealed Carry Association. Delta Defense Founder and CEO Tim Schmidt has said he started the company after coming to a “self-defense awakening” following the birth of his first child in 1998. A non-gun owner at the time, Schmidt said he felt unwelcome by the gun industry and set out to provide resources for first-time gun buyers. Schmidt and his first wife began by publishing Concealed Carry Magazine and then expanding to the USCCA, which provides education and training to its members as well as enrolling them in an insurance policy designed to cover legal expenses if they shoot someone in self-defense.

USCCA's membership has nearly tripled over the past five years, growing from 300,000 to more than 850,000. In 2019, USCCA had approximately 300,000 members and 300 employees, according to NPR. By 2024, the company reported that it had more than 850,000 members and Delta Defense reported employing more than 650 people. As a private company, Delta Defense does not have to open its books, but if its membership figures are accurate, it is bringing in well over \$250 million a year in dues alone, based on USCCA memberships that begin at \$299/year.

The USCCA has been a key supporter of federal legislation to force states to recognize concealed carry permits from anywhere in the country. In January 2025, Rep. Richard Hudson (R-N.C.) and Sen. John Cornyn (R-Texas) reintroduced the Constitutional Concealed Carry Reciprocity Act in the House (H.R. 38) and Senate (S. 65). “The Constitutional Concealed Carry Reciprocity Act will protect law-abiding citizens’ rights to conceal carry and travel freely between states without worrying about conflicting state codes or onerous civil suits,” Hudson said of the bill. Dozens of similar versions of the legislation have been introduced as standalone bills or amendments since 2008. USCCA President Tim Schmidt was quoted in Hudson’s press release announcing the bill, saying, “Our Constitutional rights do not end at state lines.” In a separate press release in January 2025, the USCCA For Saving Lives Action Fund lauded the reintroduction of the bill and touted

its work to mobilize gun owners ahead of the 2024 election. “Our diverse coalition of responsibly-armed Americans looks forward to working closely with both chambers of Congress and the new administration to strengthen the fundamental right to self-defense, including finally addressing long overdue legislative reforms like national concealed carry reciprocity,” Katie Pointer Baney, Executive Director of the USCCA-FSL Action Fund, said in the press release. “The Action Fund is encouraged by the groundswell of support from Americans across the country who hope to see national concealed carry reciprocity finally signed into law.” According to the group, “more than half a million Americans [had] signed a petition” supporting concealed carry reciprocity.

The USCCA initially tried to distinguish itself from the NRA by downplaying partisan affiliations and reaching out to diverse communities, but it has veered sharply to the right since the election of Joe Biden in 2020. USCCA launched a Super PAC in 2021 and a 501(c)(4) nonprofit in 2023, and it has used both groups exclusively to benefit Republicans or criticize Democrats. The nonprofit, USCCA-FSL Action Fund, levied online attacks at Democratic presidential candidates Kamala Harris and Tim Walz in 2024. Delta Defense helped to sponsor this year’s Republican National Convention in Milwaukee, about 30 minutes south of the company’s headquarters in West Bend. USCCA sponsored a panel discussion led by Katie Pointer Baney, who is Delta’s director of government affairs and the director of the USCCA For Saving Lives Action Fund.

USCCA’s Super PAC has raised \$1.4 million from individuals since 2021, but it has spent less than a third of that money supporting political candidates. In the 2022 election cycle, the super PAC, USCCA For Saving Lives, spent a total of \$423,169.80 to help elect five Republican candidates, all of whom won: Sen. Ted Budd (R-N.C.) and Reps. Eli Crane (R-Ariz.), Wesley Hunt (R-Texas), Kevin Kiley (R-Calif.) and Anna Paulina Luna (R-Fla.). The independent expenditures represented less than half of the \$967,364.40 raised by the Super PAC that year from individual donors. In the 2024 cycle, the super PAC raised \$445,068.69 from individuals, but it reported zero independent expenditures on behalf of candidates.

Meanwhile, Delta Defense LLC has apparently cycled more than \$3 million worth of contributions through the organization via “in-kind” contributions. Delta Defense LLC was reported as the source of \$1.6 million in contributions to the super PAC in each of the 2022 and 2024 cycles. Delta Defense received virtually the same amount in disbursements in both years, typically recorded as “in kind” consulting or advertising services.

USCCA's Super PAC gave \$100,000 to its 501(c)(4), the group's only reported source of funding. In 2023, the USCCA-FSL Super PAC contributed \$100,000 to the USCCA-FSL Action Fund, a newly formed 501C4 organization. The Action Fund reported total revenue in 2023 of \$100,000, of which it spent \$20,060 that year.

USCCA received \$290,000 between 2018 and 2022 from an opaque, California-based nonprofit called Good Hope Seeders, according to previously unreported tax filings. The donations apparently went to the association itself, not the Super PAC or 501C4. We were unable to find any information about Good Hope Seeders nor any apparent connection between its officials and USCCA or Delta Defense.

In November 2025, Delta Defense and USCCA agreed to pay \$1.45 million to settle a lawsuit over alleged data privacy violations. In September 2023, Wisconsin resident Keefe John filed a class-action lawsuit against Delta Defense and USCCA for allegedly violating the Video Privacy Protection Act by selling consumer data to Meta Platforms Inc. without customers' consent. According to the complaint, Delta/USCCA collected personal data about subscribers' identities and viewing information and shared it with Meta without first obtaining users' explicit consent. Plaintiffs sought \$2,500 per violation plus punitive damages. In November 2025, Delta Defense and USCCA agreed to pay \$1.45 million to settle the lawsuit, without admitting any wrongdoing. Anyone who used a USCCA account to visit part of USCCA's website featuring a subscription- or paywalled video between September 2020 and June 2025 can apply for a share of the fund—a pool consisting of an estimated 295,727 people. Settlement claims must be filed by March of next year, at which point a federal judge will decide whether to grant final approval to the settlement.

A federal judge once admonished Delta Defense LLC for presenting "speculative and unreliable" evidence and "nearing a waste of the court's time" when it sought \$1 million in damages from a competitor for alleged trademark infringement. In November 2022, Delta Defense sued 2A Defense, LLC, a competing provider of training and education programs, for alleged trademark infringement in U.S. District Court in Arizona. Judge Roslyn O. Silver ruled in favor of Delta Defense but only awarded the company \$1,000, the minimum damages allowed. Silver said the company's request for nearly \$1 million in damages was "strange and surprising ... nearing a waste of the court's time," according to court documents. Delta Defense presented "speculative and unreliable" evidence, "falling far short of meeting the reasonable certainty standard for a damages determination of nearly one million dollars," the judge wrote.

USCCA members have been involved in high-profile shootings, including in 2023 when a man shot a YouTube prankster at a Northern Virginia shopping mall. According to the Loudon Times-Mirror, “Seconds after allegedly shooting a YouTube prankster at the Dulles Town Center Mall in Sterling on April 2, Alan Walter Colie called” USCCA, which he had joined two weeks earlier. USCCA faced criticism in the aftermath of Colie’s arrest because he was being represented by a public defender rather than a private attorney provided through the company’s insurance policy. USCCA accused its competitors of spreading “misinformation” about the case and said it “maintained its unwavering support” of Colie’s self-defense case.

Background

Structure

Delta Defense LLC

Delta Defense LLC is a privately held company in West Bend, Wisc., that provides sales, marketing and operations services to the U.S. Concealed Carry Association. "Delta Defense, LLC provides sales, marketing, operations and administrative support services to the USCCA and is a licensed insurance agency in all 50 states and the District of Columbia with its principal office in West Bend, WI. Delta Defense, LLC does business as Delta Defense Insurance Services in California. CA License #OM34093." [deltadefense.com/about/, accessed 12/2/24]

Delta Defense LLC was established in 2003 and has remained in good standing since 2007. [Wisconsin Department of Financial Institutions, Corporate Records, accessed 12/2/24]

Delta Defense employs more than 650 people. "Delta Defense ... is the nation's fastest-growing self-defense company, employing over 650 passionate individuals all across the country." [Delta Defense Press Release, 10/16/24]

United States Concealed Carry Association

The USCCA is a nonprofit corporation registered in Charleston, South Carolina. [State of South Carolina Articles of Incorporation, Nonprofit Corporation – Domestic, 11/20/18]

USCCA began with the publication of Concealed Carry Magazine in 2003 and provides education and training materials to its members. "Since the launch of our flagship publication Concealed Carry Magazine in 2003, the goal of the USCCA has been to provide resources that are easy to find and easier to use for anyone who wants to stay safe and avoid danger. Today, our community isn't only permit holders. We are more than single moms, military veterans, grandparents, college students ... Americans from every faith, political stance and every walk of life. We're a community of responsible Americans like you." [USCCA, About Us, accessed 12/2/24]

In addition to training materials, USCCA members receive insurance coverage to cover legal bills and other expenses if they shoot someone in self-defense. "The USCCA helps responsible Americans like you prepare for what happens before,

during and after an act of lawful self-defense. In addition to offering education and training, the USCCA has purchased an insurance policy that provides the association and its members with self defense liability insurance." [USCCA, About Us, accessed [12/2/24](#)]

USCCA membership is not available in New Jersey, New York or Washington state. [USCCA, About Us, accessed [12/2/24](#)]

As of December 2024, USCCA said it has more than 850,000 members. "Join 851,211 responsibly armed Americans who trust the USCCA to help them keep their families safe." [usconcealedcarry.com, accessed [12/2/24](#)]

USCCA memberships cost at least \$29/month or \$299/year.
[usconcealedcarry.com/membership/, accessed [12/2/24](#)]

- **If all of USCCA's members pay at least the minimum membership cost, the company's annual revenue would be more than \$254 million.**

Wall Street Journal: Approximately 2 million Americans have purchased self-defense insurance. "The number of Americans buying self-defense insurance—dubbed 'murder insurance' by critics who believe it can encourage the use of deadly force—has soared in recent years. About two million people have signed up, according to industry executives, some of whom estimate their membership has doubled in the past five years. The insurers offer a range of services, including bail and criminal-defense lawyers. Some also cover the cost of litigating civil lawsuits brought by victims of the shootings. The policies aren't limited to shooting incidents; most companies will cover a member charged with other crimes, such as threatening somebody with a gun, so long as there's a plausible self-defense claim. Many companies offer upgraded plans that can include crime-scene cleanup costs (in-home or vehicle), TSA-violation expenses, accidental-discharge costs and coverage for spouses and minor children." [Wall Street Journal, [5/11/25](#)]

WSJ: USCCA is one of the "giants" of the industry. "USCCA and rival U.S. Law Shield are the industry giants, but there are about a half dozen midsize and small players. They charge monthly fees ranging from about \$11 to \$59. The companies' marketing campaigns, which sometimes involve gun giveaways, include video testimonials from satisfied customers who shot in self-defense and got off, usually with no penalty. 'There's literally thousands of cases that have gone to trial that we have defended our members and exonerated them from charges,' said Tim Schmidt, USCCA's founder and owner." [Wall Street Journal, [5/11/25](#)]

WSJ: Insurers “usually have wide latitude to reject a member’s claim.” “The fine print of their policies, however, shows the companies usually have wide latitude to reject a member’s claim, sometimes launching their own investigations to decide if it is legitimate. Some plans won’t cover a member who is intoxicated during an incident, or if it involves shooting a family member. Many restrict members to their own stable of attorneys.” [Wall Street Journal, [5/11/25](#)]

WSJ: “USCCA’s policy says coverage ends if a member claims self-defense but is convicted of a violent crime.” “USCCA’s policy says coverage ends if a member claims self-defense but is convicted of a violent crime. The policy also says its insurer can claw back legal fees or other expenses—although the company says it never has done so.” [Wall Street Journal, [5/11/25](#)]

WSJ: The growth in self-defense insurance is linked to a rise in gun ownership ... got a major boost when gun buying surged amid racial unrest in 2020” “The growth in self-defense insurance is linked to a rise in gun ownership, stand-your-ground laws and more states allowing residents to carry concealed firearms in public without a permit. The industry got a major boost when gun buying surged amid racial unrest in 2020, after the murder of George Floyd by a Minneapolis police officer.” [Wall Street Journal, [5/11/25](#)]

WSJ: “The companies are...highly profitable, often spending only a small fraction of their revenue on defending clients...” “The companies are also highly profitable, often spending only a small fraction of their revenue on defending clients, a Wall Street Journal review of available insurance filings and other industry data shows.” [Wall Street Journal, [5/11/25](#)]

WSJ: USCCA is likely the largest in the industry with 860,000 members. “USCCA, likely the largest in the industry with 860,000 members, is 100% owned by founder Tim Schmidt and his ex-wife, regulatory filings show. Schmidt’s self-published memoir says he worked as an engineer before starting ‘Concealed Carry’ magazine in the early 2000s. The company got into the self-defense insurance business in 2011, he wrote. The West Bend, Wis.-based company currently charges from \$39 to \$59 a month for Gold, Platinum and Elite membership. All levels now come with the same self-defense coverage; higher monthly fees entitle a member to more training.” [Wall Street Journal, [5/11/25](#)]

WSJ: “Based on a membership breakdown and other information provided by USCCA, the Journal estimated the company’s membership revenue in 2024 was about \$300 million.” [Wall Street Journal, [5/11/25](#)]

WSJ: USCCA says it spends more than \$100M/year on education and training.

"USCCA says it spends a lot on firearms education and member training, amounting to more than \$100 million in 2024. 'We're the No. 1 firearms and self-defense training organization in the country,' Schmidt said." [Wall Street Journal, [5/11/25](#)]

WSJ: "What it doesn't spend a lot on is self-defense legal costs." [Wall Street Journal, [5/11/25](#)]

WSJ: USCCA likely paid \$31 – \$47M to its insurer in 2024, possibly less. "USCCA says members' self-defense needs are insured through Universal Fire & Casualty Insurance, simply described on the USCCA website as 'an insurance company with its principal place of business in Hudsonville, MI.' The amount USCCA pays the insurer isn't publicly available, but analysts looking at the insurer's books say the maximum it could have been in 2024 was between \$31 million and \$47 million, a fraction of USCCA's estimated 2024 membership revenue. That range is actually too high, Schmidt said in an interview. 'To me, that sounds excessive,' he said, while declining to provide specifics." [Wall Street Journal, [5/11/25](#)]

WSJ: USCCA's owner and his wife own 79% of the insurance company. "USCCA doesn't disclose this, but Schmidt and his ex-wife also own 79% of the insurance company, according to a chart buried deep in the insurer's state regulatory filings. Another Schmidt company owns three private jets. USCCA said the Schmidts bought the insurer to protect gun owners, at a time when insurers were pulling out of the industry due to political pressure. It says the jets were purchased as an investment and are leased out to a third party for use in charter flights, which sometimes include the Schmidt family." [Wall Street Journal, [5/11/25](#)]

USCCA Founder Tim Schmidt: "You're going to call 911, you're going to say as little as possible. Then you're going to call the USCCA." "Ultimately, it's the after plan of attack. Like if you're forced to shoot someone in self-defense, defending yourself or your family. All things, all sorts of things are going to happen. You're going to call 911. You're going to say as little as possible. Then you're going to call the USCCA, because we have a critical response team of highly trained individuals that are 24/7, 365. They're going to instantly connect you to one of our critical response team attorneys, who are also on call 24/7. We've got them in every 50 states, and these attorneys are like, I mean, they are pro-2A, pro freedom. These are the guys that you want defending you." [USCCA, The Shawn Ryan X Tim Schmidt Exclusive Interview, accessed [8/14/25](#)]

Schmidt: "We're actually affiliated with one of the largest bail companies in America and so...you'll get out of jail ASAP." "We're actually affiliated with one of the largest bail companies in America and so, so you'll get, you'll get out of jail ASAP, so you're not, you know, spending the night in a place you don't want to be, and you'll be talking to your lawyer and getting the facts squared away so that ultimately, [you] stay out of jail and, and get to be back home with your family. And the cool thing is that it happens all the time. I mean, when you have 900,000 or close to 900,000 members, shit happens, and it's neat to see it work, and it's neat to hear the stories of people that that literally changed their lives." [USCCA, The Shawn Ryan X Tim Schmidt Exclusive Interview, accessed [8/14/25](#)]

Schmidt: "If you're living in a big city, chances are ... liberal district attorneys ... they're going to charge you with a crime" "So first of all, it has a lot to do with where you live, right? So if you're, if you're living in a big city, chances are there's going to be, you know, liberal district attorneys that no matter what happens, they're going to charge you with a crime. And so, you know, that's a huge component of it, because if you live in, you know, South Dakota or somewhere, you're probably okay." [USCCA, The Shawn Ryan X Tim Schmidt Exclusive Interview, accessed [8/14/25](#)]

Schmidt: "So the first thing ... you're calling 911, and your best bet there is to say as little as possible. Just report I was in fear for my life..." "Most people obviously live in larger metropolitan area, so let's talk about that. So the first thing that's going to happen, like I said before, you're calling 911, and your best bet there is to say as little as possible. Just report, 'I was in fear for my life. I had to discharge my weapon. Please send emergency personnel. Thank you. Goodbye.' And then you're gonna call the USCCA to get through to your critical response team member, and they're gonna essentially take it from there. They'll connect you with the attorney that you're gonna need that's gonna defend you, that's gonna get the story. They're going to connect you with a bail bondsman, if that's a situation that you're going to need. And quite frankly, I mean, you know, the justice system is stacked against the good guys, right? And so, I mean, unless, unless you have a good, you know, plan of attack for after you have to use your firearm. I mean, it's a crapshoot. And that's, I mean, that's why I started the USCCA, because it's, it's an aberration, or it's, it's terrible. It would be terrible for a person that, literally, and you and I would both do the same thing if, if someone was attacking her, our husband or wife or her daughter, not husband for you and me, but you know, we would, we would do whatever it takes. And imagine having to go to jail for that." [USCCA, The Shawn Ryan X Tim Schmidt Exclusive Interview, accessed [8/14/25](#)]

Schmidt: USCCA gets 3-4 calls per day from policyholders requesting assistance. "So the percentage of cases versus members has ... been pretty

consistent over the years ... but ... over the last 20 years, we've grown like 30% a year, every single year. So I mean, right now, we're at the stage where I think we get like three to four critical response calls a day... So now we have [since] 2011, 14 years of actuarial data as it relates to ... how often do people actually have to use their guns, and how much does it cost? And so based on that actuarial data, we can compare it with, like, homeowners insurance. And so if you compare the two, right? Because people can relate to homeowners insurance, if you own a home, pretty much have homeowners insurance, whereas over here on self defense liability insurance, this will happen 1/3 as often as a claim on homeowners so it's 1/3 as likely compared to homeowners insurance, but the cost will be seven times as greater. Wow. Yeah, seven times greater. That's the way to say it. So, I mean, you could argue, well, it's probably not going to happen to me. It's probably not, but if it does, you're going to be dang happy that you were a USCCA member." [USCCA, The Shawn Ryan X Tim Schmidt Exclusive Interview, accessed [8/14/25](#)]

April 2017: The NRA disinvited USCCA From its Annual Meeting and Exhibits.

"The National Rifle Association Disinvites United States Concealed Carry Association from Annual Meeting and Exhibits,' a Thursday press release from USCCA announced. The reason given was due to "concerns regarding its programs.' 'The move shocked the leadership of the USCCA because they were given less than two weeks notice that they had been banned from the annual show, even though they had attended for the past several years,' the release elaborates. 'This decision also came as a surprise because, over the past two months, the leadership of the NRA and the USCCA met twice to discuss the shared goal of the two organizations in support of the Second Amendment.' What NRA's 'concerns' might be, remain unstated. The development was discussed by host Mark Walters on the nationally syndicated Armed American Radio Daily Defense program Friday, where he acknowledged USCCA's statement. Walters indicated further developments will be discussed on future programs." [AmmoLand, [04/21/17](#)]

AmmoLand: "[B]anishing USCCA may have something to do with NRA recently launching very similar insurance products competing with those offered by USCCA." "That said, enough clues exist to speculate that banishing USCCA may have something to do with NRA recently launching very similar insurance products competing with those offered by USCCA. Bearing in mind that USCCA acknowledges meeting with NRA over 'shared goals,' it's fair to note how similar NRA's new Carry Guard service is to USCCA's established program. Both offer three levels of services with similar price points (named after metals), and both offer magazines and memberships. For its part, USCCA has taken the high ground, announcing Founder and President Tim Schmidt's commitment 'that even though the NRA might be

fearing the competition, USCCA will still support the NRA's efforts to protect the Second Amendment." [AmmoLand, [04/21/17](#)]

Membership growth

December 2019: More than 300,000 members. "Today the group employs about 300 people and has more than 300,000 members." [NPR All Things Considered All Things Considered, 12/18/19]

October 2020: 500,000 members. "The 500,000-member U.S. Concealed Carry Association, which says it is 'dedicated to helping responsibly armed Americans prepare for the before, during, and after of a self-defense incident,' has seen membership explode. The group is signing up members four times faster than a year ago, said Tim Schmidt, the president." [Bloomberg, [10/23/20](#)]

May 2021: 600,000 members. "'On behalf of our almost 600,000 USCCA members, we applaud leaders like Congressman Hudson (R-NC) and Senator Cornyn (R-TX) who are fighting to ensure Americans can protect themselves and their families at all times. The votes in Congress may not be with them today, but they are listening to the millions of Americans who have long embraced self-protection and to the millions more who have been awakened to this growing movement in our country. Support for bipartisan national concealed carry reciprocity legislation continues to grow and the USCCA is committed to helping lead this effort,' Tim Schmidt, President and Founder of the U.S. Concealed Carry Association said." [AmmoLand, 5/20/21]

October 2021: USCCA says its goal is to train 1.3 million gun owners by 2025. "'At USCCA, one of our top priorities or missions is to train 1.3 million-gun owners by 2025,' Alcazar said in an exclusive interview with Firearms News. 'So, this program definitely is part of our commitment to training and education, and to making sure we empower people to do more than just buy a gun. We want them to also get the training and education that they need to protect themselves and their families.'" [Firearms News, 10/1/21]

April 2023: 750,000 members. "'On behalf of our 750,000 members nationwide, the USCCA thanks the Florida Legislature, Governor Ron DeSantis, and the countless Second Amendment champions across the country who have played a role in ensuring more responsible gun owners can exercise this fundamental right.'" [Florida Phoenix, 4/3/23]

December 2023: More than 800,000 members. "Thank you for the opportunity to appear before you on behalf of the more than 800,000 U.S. Concealed Carry Association members and the millions of law-abiding gun owners nationwide." [House Judiciary Subcommittee on Crime and Federal Government Surveillance Hearing; 'Second Amendment Rights Empower Women's Rights'; Testimony by Beth Alcazar, Instructor, U.S. Concealed Carry Association (USCCA); Certified Training Counselor; Chief Range Safety Officer; Certified Instructor, 12/13/23]

December 2024: 851,211 members. "Join 851,211 responsibly armed Americans who trust the USCCA to help them keep their families safe." [usconcealedcarry.com, accessed [12/2/24](#)]

August 2025: 854,016 members. [usconcealedcarry.com, accessed [8/17/25](#)]

U.S. Concealed Carry Association For Saving Lives (Super PAC)

May 2021: The U.S. Concealed Carry Association For Saving Lives Super PAC was established. "As part of its continued leadership to grow support for national concealed carry reciprocity and responsibly armed Americans broadly, the U.S. Concealed Carry Association (USCCA) announced today it is launching a new Super PAC. The U.S. Concealed Carry Association For Saving Lives political action committee will help educate more Americans on their right to self-defense, support Members of Congress who are working to ensure law-abiding Americans can exercise their natural-born right to protect themselves and their families, and help serve as a counter-balance to the extreme anti-gun interest groups that are working to erode that right." [USCCA Press Release, [5/12/21](#)]

- **USCCA President Tim Schmidt said he was "excited to broaden [USCCA's] efforts to help ensure all Americans can protect themselves and their families, anytime, anywhere."** "'On behalf of our almost 600,000 members nationwide, the USCCA is excited to broaden its efforts to help ensure all Americans can protect themselves and their families, anytime, anywhere. With over 100 million gun owners across the nation and climbing, there is an incredible demand among law-abiding Americans for Congress to finally pass the National Concealed Carry Reciprocity Act, so they can protect themselves and their families at all times,' said Tim Schmidt, President and Founder of the U.S. Concealed Carry Association. 'It is our hope that by expanding our support of those leading the fight for national reciprocity for concealed carry permit holders, we can better protect law-abiding Americans from being criminalized.'" [USCCA Press Release, [5/12/21](#)]

October 2022: Washington Examiner: “The largest gun rights organization most people have never heard of is expanding into electoral politics.” “The largest gun rights organization most people have never heard of is expanding into electoral politics as part of a long-term strategy to boost the ranks of lawmakers in Congress who support the Second Amendment. Through an affiliated super PAC, the United States Concealed Carry Association is investing in the midterm elections on behalf of a handful of Republicans, beginning with Rep. Ted Budd (R-NC), the GOP Senate nominee in North Carolina. Television advertising for Budd and four Republican House candidates marks the first foray into campaigns for an organization with nearly 700,000 paid members nationwide that until now had generally shunned politics. ‘We feel like it’s our responsibility to not sit on the sidelines,’ Mike Lowney, chief strategy officer for USCCA, told the Washington Examiner in an interview. ‘We want to make sure our advocacy efforts grow.’ Lowney is also the board chairman of the group’s affiliated super PAC, United States Concealed Carry Association for Saving Lives.” [Washington Examiner, [10/3/22](#)]

- **USCCA had weighed in on gun legislation, but “until now, the organization had studiously avoided campaign politics and direct, partisan advocacy.”**

“ Over the years, USCCA has periodically harnessed its membership to weigh in on federal gun legislation. The group urged Congress to oppose bans on military-style weapons and advocated “reciprocity” bills that would make concealed carry permits valid across state lines. But until now, the organization had studiously avoided campaign politics and direct, partisan advocacy, concerned about becoming a lightning rod in the political culture wars.” [Washington Examiner, [10/3/22](#)]

US Concealed Carry Association For Saving Lives Action Fund (501(c)(4))

The U.S. Concealed Carry Association For Saving Lives Action Fund is “an advocacy and education organization dedicated to creating citizen lobbyists through empowering responsibly armed Americans.” “The USCCA-FSL Action Fund is an advocacy and education organization dedicated to creating citizen lobbyists through empowering responsibly armed Americans. We provide a national platform to help make responsible gun owners’ voices heard in Washington D.C. and in state capitals around the country. Our mission at the Action Fund is to launch educational and advocacy campaigns to give responsibly-armed Americans the tools and opportunities they need to engage with their elected representatives in order to promote and protect the Second Amendment. We will serve as a platform to amplify the stories of everyday American gun owners who have stepped up to be their family’s first line of defense.” [About USCCA-FSL Action Fund, accessed [12/2/24](#)]

The U.S. Concealed Carry Association For Saving Lives Action Fund launched in 2023. "The United States Concealed Carry Association (USCCA) launched a new non-profit arm last week. The U.S. Concealed Carry For Saving Lives Action Fund (USCCA-FSL Action Fund) plans to advocate against gun control at all levels of government across the country. It is a 501(C)(4) headed by Katie Pointer Baney, which she said would focus primarily on training gun owners in how to improve their political activism. 'At USCCA, we always tell our members that it's their personal responsibility to be trained, that being a gun owner is a huge responsibility. I think the same applies to being an American citizen,' Baney told The Reload in an exclusive interview. 'We're blessed to live in this country, but there are individual civic responsibilities that we need gun owners to step up and take hold of.'" [The Reload, [9/22/23](#)]

September 2023: The Reload: "The launch comes at a time when the gun-rights movement is more fractured than it has been in decades." "The launch comes at a time when the gun-rights movement is more fractured than it has been in decades. The National Rifle Association (NRA) remains the largest gun group but faces mounting financial and legal troubles stemming from a corruption scandal reaching the top levels of leadership. Groups like the Second Amendment Foundation and Firearms Policy Coalition have grown as the NRA has receded, but none come close to matching the scope or \$400 million size the NRA achieved before accusations of financial impropriety broke into the open four years ago." [The Reload, [9/22/23](#)]

- **The Reload: 'USCCA is one of the few gun groups with the potential to rival the NRA's size and national influence...'** "USCCA is one of the few gun groups with the potential to rival the NRA's size and national influence if the gun-rights behemoth is unable to right its ship. They operate an annual expo that draws tens of thousands of attendees, a nationwide gun safety training program, and a popular magazine. Of course, the core of the group is the 'concealed carry insurance' it sells that provides members with funds for a lawyer if they're involved in a self-defense shooting." [The Reload, [9/22/23](#)]

Key People

Tim Schmidt, CEO, Delta Defense LLC; President and Founder, U.S. Concealed Carry Association. [LinkedIn, accessed [12/1/24](#)]

- **Schmidt had a "self-defense awakening" after his first son was born, and he eventually launched the USCCA because he felt the gun industry was**

not doing enough to cater to first-time gun owners. "When my first child was born, I went through something that I call a 'Self-Defense Awakening'. What the heck is that, you may ask? Well, I can remember standing in that hospital room, holding that tiny little baby and thinking to myself, 'Wow, I am completely unprepared to protect and defend this tiny little guy from danger!' This 'Self-Defense Awakening' happened in 1998. I went down the deep rabbit hole of figuring out what it would take to be a responsible gun owner. I was a 28 year old, brand new father and I didn't even own a gun for self-defense. As you can imagine, during my time in the rabbit hole, I ran into all sorts of road blocks. Let's just say that back in the year 2000, the firearms industry wasn't very welcoming to new gun owners!" [<https://www.timschmidt.com/story>, accessed 12/1/24]

- **Schmidt published Concealed Carry Magazine, which expanded into the USCCA.** "The U.S. Concealed Carry Association ... promotes what it calls the 'concealed-carry lifestyle' and sells training materials and 'self-defense insurance,' which subsidizes legal fees for gun owners if they shoot someone. Tim Schmidt, the founder, told me, 'When I had kids, I went through what I call my 'self-defense awakening.' ' In 2004, he launched the magazine Concealed Carry and then expanded. Members now receive daily e-mails urging them to buy additional training and insurance, in case, as a recent e-mail put it, 'God forbid, the unthinkable should happen to you, and you're forced by some scumbag in a drug fueled rage to pull the trigger.'" [The New Yorker, 6/27/16]
- **New Yorker: Schmidt specialized in "tribal marketing" techniques "based on generating revenue by emphasizing the boundaries of a community."** "For several years, Schmidt had a sideline in packaging his sales techniques. He calls the approach 'tribal marketing.' It's based on generating revenue by emphasizing the boundaries of a community. 'We all have the NEED to BELONG,' he wrote in a presentation entitled 'How to Turn One of Mankind's Deepest Needs Into Cold, Hard CASH.' In a section called 'How Do You Create Belief & Belonging?,' he explained, 'You can't have a yin without a yang. Must have an enemy.'" [The New Yorker, 6/27/16]

WSJ: Schmidt owns three private jets. "USCCA's owner, who lives in Wisconsin, owns three private jets, according to federal aviation records...Another Schmidt company owns three private jets. USCCA ... says the jets were purchased as an investment and are leased out to a third party for use in charter flights, which sometimes include the Schmidt family." [Wall Street Journal, 5/11/25]

Mike Lowney, president & chief strategy officer for Delta Defense LLC, Chairman of the Board, U.S. Concealed Carry Association For Saving Lives. [LinkedIn, accessed [12/1/24](#)]

- **Prior to joining Delta Defense in 2019, Lowney spent more than 16 years in various roles at Harley Davidson, culminating as Head of Global Business Development & Strategic Brand Alliances.** [LinkedIn, accessed [12/1/24](#)]

Katie Pointer Baney, Managing Director of Government Affairs for Delta Defense LLC and executive director of the USCCA For Saving Lives Action Fund. [LinkedIn, accessed [12/1/24](#)]

- **Prior to joining Delta Defense, Pointer Baney worked on Capitol Hill, including as deputy floor director to former House Speaker Paul Ryan (R-Wisc.).** [LinkedIn, accessed [12/1/24](#)]

Super PAC

Fundraising/Spending

In the 2022 election cycle, the first of its existence, the U.S. Concealed Carry Association For Saving Lives raised more than \$2.5 million, of which more than \$1.5 million was reported to have come from Delta Defense, LLC; in the the 2024 election cycle, the super PAC raised more than \$2 million, including more than \$1.6 million from Delta Defense. [FEC Records, accessed 12/5/24]

USCCA-FSL Super PAC Contributors		
	2022	2024
Delta Defense	\$1,574,434.72	\$1,641,966.92
Other Individuals	\$967,364.40	\$445,068.69
Total	\$2,541,799.12	\$2,087,035.61

The conservative fundraising platform WinRed was responsible for \$565,564.06 of the individual contributions made in the 2022 cycle and \$466,804.28 worth of individual contributions in the 2024 cycle. [FEC Records, accessed 12/5/24]

The Delta Defense contributions were in the form of in-kind services provided by Delta Defense and nearly identical sums were reported as disbursements to Delta Defense on the super PAC's FEC filings. [FEC Records, accessed 12/5/24]

USCCA-FSL Super PAC Disbursements to Delta Defense for In-Kind Expenses		
	2022	2024
Delta Defense Total	\$1,548,626.72	\$1,629,171.74
IN KIND: COMMUNICATIONS CONSULTING	\$583,638.88	\$374,904.68
IN KIND: COMMUNICATIONS CONSULTING / DIGITAL ADVERTISING		\$310,942.34
IN KIND: COMMUNICATIONS CONSULTING / DIGITAL ADVERTISING / WEB SERVICES		\$57,259.46
IN KIND: COMMUNICATIONS CONSULTING / INSURANCE	\$90,971.06	
IN KIND: COMMUNICATIONS CONSULTING / INSURANCE / PRINTING	\$35,267.03	
IN KIND: COMMUNICATIONS CONSULTING / MEDIA PRODUCTION / MEDIA PLACEMENT	\$119,970.00	
IN KIND: COMMUNICATIONS CONSULTING / STAFF TIME		\$40,986.50
IN KIND: COMMUNICATIONS CONSULTING / WEB SERVICES		\$41,204.00
IN KIND: DIGITAL ADVERTISING	\$45,351.00	\$145,218.84
IN KIND: DIGITAL ADVERTISING / INSURANCE		\$87,697.00
IN KIND: DONOR MEMENTOS	\$24,915.48	
IN KIND: INSURANCE	\$163,263.54	\$234,783.37
IN KIND: INSURANCE / FUNDRAISING CONSULTING	\$27,549.84	
IN KIND: INSURANCE / STAFF TIME	\$61,936.36	
IN KIND: INSURANCE / SUPPORTER GIFTS	\$17,643.53	
IN KIND: INSURANCE / WEB SERVICES		\$51,797.55
IN KIND: LIST PURCHASE	\$64,870.00	
IN KIND: MEDIA PRODUCTION / MEDIA PLACEMENT	\$82,160.00	
IN KIND: SOFTWARE		\$24,449.00
IN KIND: STAFF TIME	\$207,640.00	\$213,129.00

IN KIND: STRATEGIC FUNDRAISING CONSULTING		\$46,800.00
IN KIND: WEB SERVICES	\$23,450.00	

U.S. Concealed Carry Association For Saving Lives remaining expenses over the previous two election cycles went to a mix of vendors for advertising, legal and compliance services, as well as payments to the Winred platform and several "donor mementos" valued between \$500 and \$1,000 apiece. [FEC Records, accessed 12/5/24]

USCCA-FSL Super PAC Disbursements to Other Vendors and Individuals		
VENDOR (purpose)	2022	2024
FP1 DIGITAL LLC	\$277,638	.20
DIGITAL ADVERTISING	\$277,638.	20
PLUS COMMUNICATIONS	\$7,500.0	\$150,00
DIGITAL ADVERTISING	0	0.00
HOLTZMAN VOGEL	\$7,500.0	\$150,000.
LEGAL CONSULTING	0	00
US CONCEALED CARRY ASSOCIATION FOR SAVING LIVES ACTION FUND INC	\$81,608.	\$22,575.7
DONATION	00	5
CROSBY OTTENHOFF GROUP LLC	\$81,608.0	\$22,575.7
COMPLIANCE CONSULTING	0	5
WINRED TECHNICAL SERVICES LLC	\$100,000	00
CREDIT CARD PROCESSING FEES	.00	0.00
SPEAK4 LLC	\$41,699.	\$35,839.
DIGITAL ADVERTISING	08	31
	\$41,699.0	\$35,839.3
	8	1
	\$42,407.	\$19,043.
	74	69
	\$42,407.7	\$19,043.6
	4	9
	\$28,992.	\$28,992.
	00	00
	\$28,992.	00

SUBSCRIPTION	\$28,992. 00
COLAMECO, LOUIS	\$2,000.00
REFUND OF CONTRIBUTION	\$2,000.00
SMITH, RANDALL	\$1,000.00
DONOR MEMENTO	\$1,000.00
HAYS, BRADLEY	\$1,000.00
DONOR MEMENTO	\$1,000.00
COOK, TIMOTHY	\$1,000.00
DONOR MEMENTO	\$1,000.00
GROSS, JERRY J	\$1,000.00
DONOR MEMENTO	\$1,000.00
MARTINSON, RODNEY R.	\$1,000.00
DONOR MEMENTO	\$1,000.00
SUBLETT, JACKIE F	\$500.00
REFUND OF CONTRIBUTION	\$500.00
WILLIAMS, FLETCHER	\$500.00
DONOR MEMENTO	\$500.00
GARRISON, QUINCY	\$500.00
DONOR MEMENTO	\$500.00
JANTZ, KORY	\$500.00
DONOR MEMENTO	\$500.00
MAREK, EDWARD	\$285.00
REFUND OF CONTRIBUTION	\$285.00
CHAIN BRIDGE BANK	\$2.50
BANK FEES	\$2.50
Grand Total	\$486,63
	2.52
	0.75

Independent Expenditures

In the 2022 election cycle, the USCCA-FSL spent more than \$420,000 on independent expenditures to support five non-incumbent Republican candidates, all of whom went on to win their races that year. [FEC Records, accessed 12/5/24]

USCCA-FSL Independent Expenditures	
<i>Member Name</i>	2022
Sen. Ted Budd (R-N.C.)	\$91,844.76
Rep. Eli Crane (R-Ariz.)	\$84,633.76
Rep. Wesley Hunt (R-Texas)	\$81,028.76
Rep. Kevin Kiley (R-Calif.)	\$81,028.76
Rep. Anna Paulina Luna (R-Fla.)	\$84,633.76
Grand Total	\$423,169.80

The USCCA-FSL did not report any independent expenditures on behalf of specific candidates during the entire 2024 election cycle. [FEC Records, accessed 12/5/24]

USCCA-FSL ran ads for Republicans Ted Budd (N.C.), Eli Crane (Ariz.), Kevin Kiley (Calif.), Wesley Hunt (Texas) and Anna Paulina (Fla.). “In addition to airing television spots backing Budd in the North Carolina Senate race, the group’s super PAC plans to run ads to boost Republicans Eli Crane in Arizona’s 2nd Congressional District, Kevin Kiley in California’s 3rd Congressional District, Wesley Hunt in Texas’s 38th Congressional District, and Anna Paulina Luna in Florida’s 13th Congressional District.” [Washington Examiner, [10/3/22](#)]

Ads told positive stories of gun owners and avoided attacking Democrats. “Meanwhile, to differentiate itself from more overtly partisan organizations, the super PAC is running positive television ads that are policy-focused and avoid direct attacks on Democratic candidates. For instance, the pro-Budd spot tells the story of a woman who uses a firearm for protection from an abuser. Democratic challenger Cheri Beasley, former chief justice of the North Carolina Supreme Court, is never mentioned, let alone criticized. ‘My ex threw me down the stairs when I was seven months pregnant. He threatened to kill me and my four young children,’ a woman named Jennifer M., described as a domestic violence survivor and responsible gun owner, says, talking straight to the camera. ‘Thankfully, he’s in prison

now. But that won't last forever and that's why I'm a trained gun owner. I need the ability to protect my family." [Washington Examiner, [10/3/22](#)]

Action Fund

In 2023, the USCCA-FSL super PAC contributed \$100,000 to the U.S. Concealed Carry Association For Saving Lives Action Fund, a newly formed 501C4 organization. [FEC Records, accessed 12/5/22]

The \$100,000 contribution was the Action Fund's sole source of revenue reported in 2023, the only year for which its tax return is available. [USCCA-AFL Action Fund IRS 990, via ProPublica, [10/10/24](#)]

The USCCA-FSL Action Fund reported spending \$20,060 in 2023 on professional fees, compliance consulting and office expenses, and the organization ended the year with \$79,940 in available assets. [USCCA-FSL Action Fund IRS 990, via ProPublica, [10/10/24](#)]

Good Hope Seeders

Between 2018 and 2022, USCCA received \$290,000 from a California-based nonprofit organization called Good Hope Seeders, according to tax returns filed by Good Hope Seeders. [Good Hope Seeders IRS 990s, via ProPublica, accessed [12/5/24](#)]

Year	Donor	Recipient	Purpose	Amount
2022	Good Hope Seeders	USCCA 1000 FREEDOM WAY WEST BEND, WI53095	HELP TRANSFORM GUN OWNERS INTO RESPONSIBLY ARMED AMERICANS BY PROVIDING EDUCATION, TRAINING AND LEGAL PROTECTION	\$30,000.00
2021	Good Hope Seeders	USCCA 1000 FREEDOM WAY WEST BEND, WI53095	HELP TRANSFORM GUN OWNERS INTO RESPONSIBLY ARMED AMERICANS BY PROVIDING EDUCATION, TRAINING AND LEGAL PROTECTION	\$120,000.00

2020	Good Hope Seeders	USCCA 1000 FREEDOM WAY WEST BEND, WI53095	HELP TRANSFORM GUN OWNERS INTO RESPONSIBLY ARMED AMERICANS BY PROVIDING EDUCATION, TRAINING AND LEGAL PROTECTION	\$50,000.00
2019	Good Hope Seeders	USCCA 1000 FREEDOM WAY WEST BEND, WI53095	HELP TRANSFORM GUN OWNERS INTO RESPONSIBLY ARMED AMERICANS BY PROVIDING EDUCATION, TRAINING AND LEGAL PROTECTION	\$80,000.00
2018	Good Hope Seeders	USCCA 1000 FREEDOM WAY WEST BEND, WI53095	HELP TRANSFORM GUN OWNERS INTO RESPONSIBLY ARMED AMERICANS BY PROVIDING EDUCATION, TRAINING AND LEGAL PROTECTION	\$10,000.00

Good Hope Seeders does not have a public website and does not disclose any details about its charitable work. According to its most recently available tax return, for 2022, the 501c3 organization is based in Burlingame, Calif., and it has three unpaid employees: B.Y. Shek, president; Sammy Chan, secretary; and Kenny Kwong, director. [Good Hope Seeders IRS 990s, via ProPublica, accessed [12/5/24](#)]

Good Hope Seeders does not appear to be involved in firearms policy beyond its support of USCCA. Other donations the organization reported in 2022, for example, included \$50,000 to “Catholic Extension,” \$20,000 to “Crazy Love Ministry,” and \$20,000 to “Self Help for the Elderly.” [Good Hope Seeders IRS 990s, via ProPublica, accessed [12/5/24](#)]

Political Activity

Outreach to New Gun Owners

Post-Covid Outreach

October 2021: USCCA launched a new outreach program targeting first-time gun owners. “A new initiative by the United States Concealed Carry Association (USCCA) to help the millions of new gun owners and further promote firearms

ownership is one of the most unique--and inclusive --I've seen in my 20-plus years of covering Second Amendment issues. Called Reality Check, the program wants everyone it comes into contact with to know the incredible story of how guns are used for self-defense many times each day, and how by getting appropriate training they, too, can use a firearm to successfully protect themselves and their families.” [Firearms News, 10/1/21]

- **Program targeted moms, LGBTQ, Black communities.** “Beth Alcazar is a journalist, firearms trainer and spokesperson for the new Reality Check program. A self-described ‘Just a Mom with a Gun,’ Alcazar is very excited about the new program and what it has to offer both new gun owners and Americans who might not have chosen to purchase a firearm yet.... ‘With Reality Check, we want to support that message, we want to enhance that message and we want to be here as real, average, everyday people from different walks of life who can answer questions about that messaging, as well.’ When Alcazar says, ‘people from different walks of life,’ she’s not exaggerating. In fact, that aspect of the program’s speaking panel is likely one of the most to ever get together and stress the importance of how responsible gun ownership is the right of all law-abiding Americans. Panelists include Chris Cheng, Top Shot winner and LGBT activist; Aaargo Jay, a civil rights activist dedicated to taking the good news of firearms to the Black community; Kendra Geronimo, better known as the ‘Hustle Girl,’ who survived sex trafficking; Jennifer Morton, a domestic abuse survivor; and, of course, Alcazar, just a mom with a gun--and a unique ability to connect with others.” [Firearms News, 10/1/21]

Claims of Nonpartisanship

Schmidt: “This isn’t a Republican and Democrat issue.” “SCHMIDT: Of course, of course. Yes, we all want that. We all want safety and security for our families. And this isn’t a Republican and Democrat issue. We all want that.” [CNN New Day. 3/29/18]

Diversity

December 2019: NPR: USCCA officials “say they've replaced the NRA's legendary macho image with a brand that instead says protect the family.” “Officials say they've replaced the NRA's legendary macho image with a brand that instead says protect the family. That appears to be resonating with gun owners like Martín. ‘The NRA is a much broader prospective,’ she said. ‘They are not as tightly focused in family protection. That's really where the USCCA shines.’ Tim and Tonnie Schmidt

started the USCCA in their West Bend home 17 years ago by first publishing a self-defense magazine. When the couple had their first child, Tim went through a self-defense awakening. 'I remember sitting in the hospital holding my young son in my arms thinking it's my responsibility to protect and defend this little guy; I've got to figure out how to do it,' he said." [NPR All Things Considered, [12/13/19](#)]

- **NPR: Schmidt doesn't dispute the fact that he is competing with the NRA.**

"Schmidt doesn't dispute the fact that he is competing with the NRA. 'If what the USCCA is doing can educate consumers and offer additional information and causes the NRA to sharpen their pencils and do a better job, then in the end everyone wins,' Schmidt said." [NPR All Things Considered, [12/13/19](#)]

Schmidt: "It's not just the angry white male anymore.... You're seeing rising gun ownership among Blacks, among women. It's really a different thing." "In pressing the two-pronged campaign to sell more guns and weaken restrictions, the industry and activists have been informed by marketing research that shows an increasingly diverse pool of customers. Timothy Schmidt, president of the United States Concealed Carry Association, said the new generation of gun buyers encompasses city dwellers, suburbanites and those in rural areas. 'It's not just the angry white male anymore,' he said 'You're seeing rising gun ownership among Blacks, among women. It's really a different thing.'" [The New York Times, [6/18/22](#)]

November 2024: USCCA marketed in-person training events for "protectors from all walks of life." "USCCA events cover a broad spectrum of essential topics, from 'Legal Use of Force' and 'Developing a Home and Personal Protection Plan', to 'Non-Lethal Tools for Self-Defense', and beyond. These community-based gatherings invite protectors from all walks of life—parents, teachers, concerned citizens, business professionals, churchgoers, and more—to equip themselves with knowledge and skills that can save lives.' In uncertain times, a shared dedication to preparation, education, and peaceful conflict resolution maintains the fabric of civil society and protects the democratic principles that unite us all,' said Rob Chadwick, Director of Education and Training for Delta Defense and the USCCA. 'Our mission is to help save lives by creating safer communities, and this new resource will play a vital role in doing just that.'" [USCCA Press Release, 11/1/24]

Policy Activity

Federal Priorities

Concealed Carry Reciprocity

January 2025: Rep. Richard Hudson (R-N.C.) reintroduced the Constitutional Concealed Carry Reciprocity Act along with more than 120 other House members. "After being sworn into the 119th Congress, U.S. Representative Richard Hudson (R-NC) led over 120 of his colleagues in introducing H.R. 38, the Constitutional Concealed Carry Reciprocity Act. This bipartisan legislation would provide nationwide reciprocity for concealed carry license holders and for residents of Constitutional Carry states. 'Our Second Amendment right does not disappear when we cross invisible state lines, and this commonsense legislation guarantees that,' said Rep. Hudson. 'The Constitutional Concealed Carry Reciprocity Act will protect law-abiding citizens' rights to conceal carry and travel freely between states without worrying about conflicting state codes or onerous civil suits. I am proud to see such strong and widespread support, and I will not stop fighting to get this legislation signed into law.' H.R. 38 allows people with state-issued concealed carry licenses or permits to conceal a handgun in any other state. It also allows residents of Constitutional Carry states to carry in other states." [Press Release, Rep. Richard Hudson, [1/8/25](#)]

- **The bill passed the House in 2017.** "Rep. Hudson has introduced the bipartisan Constitutional Concealed Carry Reciprocity Act in previous years. In December 2017, the bill was passed by the House with bipartisan support, yet it was not taken up in the Senate. Rep. Hudson has repeatedly said he would continue to pursue the legislation. Additionally, President Donald Trump has committed to signing national concealed carry reciprocity legislation into law." [Press Release, Rep. Richard Hudson, [1/8/25](#)]
- **USCCA was cited in Hudson's press release.** "H.R. 38 is supported by major pro-Second Amendment organizations, including the NRA Institute for Legislative Action (NRA-ILA), Gun Owners of America (GOA), the U.S. Concealed Carry Association (USCCA), and the National Shooting Sports Foundation (NSSF)." [Press Release, Rep. Richard Hudson, [1/8/25](#)]
- **USCCA President Tim Schmidt: "Our Constitutional rights do not end at state lines."** "'On behalf of the USCCA's more than 850,000 members nationwide, we applaud Congressman Hudson's continued leadership in defending the rights of responsibly-armed Americans,' said Tim Schmidt, President and Co-Founder of USCCA. 'Our Constitutional rights do not end at state lines. This legislation is critical to ensuring law-abiding gun owners' fundamental right to defend themselves and their loved ones regardless of geography or location. The USCCA remains committed to seeing H.R. 38, the Constitutional Concealed Carry Reciprocity Act, one of the most

consequential reforms for gun owners nationwide, signed into law.” [Press Release, Rep. Richard Hudson, [1/8/25](#)]

January 2025: Sen. Thom Tillis (R-N.C.) reintroduced the Constitutional Concealed Carry Reciprocity Act along with 43 Senate Republicans. “Senator Thom Tillis and 43 of his Republican Senate colleagues recently introduced the Constitutional Concealed Carry Reciprocity Act, legislation which would allow individuals with concealed carry privileges in their home state to exercise those rights in any other state that allows concealed carry, while still abiding by that state’s laws. ‘As a strong supporter of the Second Amendment, I’m proud to introduce the Constitutional Concealed Carry Reciprocity Act,’ said Senator Tillis. ‘This commonsense legislation ensures that law-abiding citizens can exercise their constitutional right to carry concealed firearms across state lines while respecting the laws of each state. This legislation is a critical step in protecting the right of self-defense for Americans, no matter where they travel.’ Background: Specifically, the Constitutional Concealed Carry Reciprocity Act: Allows individuals with concealed carry privileges in their home state to exercise those rights in any other state with concealed carry laws; Treats state-issued concealed carry permits like drivers’ licenses where an individual can use their home-state license to drive in another state, but must abide by that other state’s speed limit or road laws; And protects state sovereignty by not establishing a national standard for concealed carry.” [Press Release, Sen. Thom Tillis, [1/13/25](#)]

- **USCCA was not mentioned in Tillis’ press release.** “This legislation is endorsed by the National Rifle Association (NRA), the National Shooting Sports Foundation (NSSF), and Gun Owners of America (GOA).” [Press Release, Sen. Thom Tillis, [1/13/25](#)]

January 2025: The USCCA For Saving Lives Action Fund said Congress had a “historic opportunity to enact national concealed carry reciprocity.” “The U.S. Concealed Carry Association for Saving Lives Action Fund (USCCA-FSL Action Fund), which is supported by the country’s largest, fastest-growing self-defense association dedicated to responsible gun owners, today released the following statement on the introduction of H.R. 38, the Constitutional Concealed Carry Reciprocity Act, introduced by U.S. Representative Richard Hudson (NC-09). This critical legislation will bring greater consistency to when and where law-abiding Americans can exercise their constitutional right to protect themselves and their families. By recognizing concealed carry permits issued in any state, the bill empowers responsible gun owners to exercise their fundamental right to self-defense, regardless of state boundaries. ‘We have a historic opportunity to enact national concealed carry reciprocity,’ said Katie Pointer Baney, Executive

Director of the USCCA-FSL Action Fund. 'As communities across the country confront new and evolving challenges, Americans' constitutional right to defend themselves and their families remains absolutely essential. The majority of Americans stand firmly behind the right to protect themselves, their families, and loved ones—and this right should not be limited by state lines.'" [Press Release, USCCA-FSL, [1/8/25](#)]

- **USCCA-FSL: "[M]ore than half a million Americans have signed a petition" supporting concealed carry reciprocity.** "To date, more than half a million Americans have signed a petition urging their representatives in Washington to prioritize and help pass national reciprocity, demonstrating widespread support for the proposal from gun owners from all walks of life, spanning ideologies, gender and race." [Press Release, USCCA-FSL, [1/8/25](#)]
- **Pointer Baney: "Our diverse coalition of responsibly-armed Americans looks forward to working closely with both chambers of Congress and the new administration to strengthen the fundamental right to self-defense."** "Pointer Baney continued, 'Our diverse coalition of responsibly-armed Americans looks forward to working closely with both chambers of Congress and the new administration to strengthen the fundamental right to self-defense, including finally addressing long overdue legislative reforms like national concealed carry reciprocity. The Action Fund is encouraged by the groundswell of support from Americans across the country who hope to see national concealed carry reciprocity finally signed into law.'" [Press Release, USCCA-FSL, [1/8/25](#)]
- **USCCA said its 501(c)(4) "successfully mobilized law-abiding gun owners across key battleground states" in 2024, "contributing to record-breaking turnout this cycle."** "The USCCA, which provides self-defense education and training to more than 850,000 responsible American gun owners nationwide, recently launched a 501(c)(4) organization created with the mission of educating and equipping responsible gun owners to advocate for their Constitutional rights at the state and federal level. The Action Fund successfully mobilized law-abiding gun owners across key battleground states to participate in the democratic process at extraordinary levels, contributing to record-breaking turnout this cycle." [Press Release, USCCA-FSL, [1/8/25](#)]

At least 145 bills or amendments calling for "concealed carry reciprocity" have been introduced in Congress since 2008, when Sen. David Vitter introduced S.3207, "A bill to ... allow citizens who have concealed carry permits from the

State in which they reside to carry concealed firearms in another State that grants concealed carry permits, if the individual complies with the laws of the State.” [Congress.gov Search, accessed [3/21/25](#)]

As of March 2025, the Constitutional Concealed Carry Reciprocity Act had 47 Senate cosponsors and 178 House cosponsors. [Congress.gov, [H.R. 38, S. 65](#), accessed 3/21/25]

Constitutional Concealed Carry Reciprocity Act Cosponsors (H.R.38, S.65)	
House	Senate
Rep. Richard Hudson (R-N.C.)	Sen. John Cornyn (R-TX)
Rep. Murphy Gregory F. (R-NC-3)	Sen. John Thune (R-SD)
Rep. Hern Kevin (R-OK-1)	Sen. Thomas Tillis (R-NC)
Rep. Jackson Ronny (R-TX-13)	Sen. Ted Cruz (R-TX)
Rep. Clyde Andrew S. (R-GA-9)	Sen. Chuck Grassley (R-IA)
Rep. Cammack Kat (R-FL-3)	Sen. Kevin Cramer (R-ND)
Rep. Crenshaw Dan (R-TX-2)	Sen. Tommy Tuberville (R-AL)
Rep. Harrigan Pat (R-NC-10)	Sen. Cindy Hyde-Smith (R-MS)
Rep. Pfluger August (R-TX-11)	Sen. Bill Hagerty (R-TN)
Rep. Ellzey Jake (R-TX-6)	Sen. Mike Lee (R-UT)
Rep. Tenney Claudia (R-NY-24)	Sen. Tom Cotton (R-AR)
Rep. Bean Aaron (R-FL-4)	Sen. James E. Risch (R-ID)
Rep. LaMalfa Doug (R-CA-1)	Sen. Marsha Blackburn (R-TN)
Rep. Meuser Daniel (R-PA-9)	Sen. Pete Ricketts (R-NE)
Rep. Finstad Brad (R-MN-1)	Sen. Roger Marshall (R-KS)
Rep. Self Keith (R-TX-3)	Sen. Rick Scott (R-FL)
Rep. Higgins Clay (R-LA-3)	Sen. James Lankford (R-OK)
Rep. Simpson Michael K. (R-ID-2)	Sen. Katie Boyd Britt (R-AL)
Rep. Babin Brian (R-TX-36)	Sen. Lindsey Graham (R-SC)
Rep. Rose John W. (R-TN-6)	Sen. Bill Cassidy (R-LA)
Rep. Wagner Ann (R-MO-2)	Sen. Cynthia M. Lummis (R-WY)
Rep. Bacon Don (R-NE-2)	Sen. Ted Budd (R-NC)
Rep. Johnson Dusty (R-SD-AL)	Sen. Ron Johnson (R-WI)
Rep. Rouzer David (R-NC-7)	Sen. Tim Sheehy (R-MT)
Rep. Harshbarger Diana (R-TN-1)	Sen. John Kennedy (R-LA)
Rep. Moore Barry (R-AL-1)	Sen. Mike Crapo (R-ID)
Rep. Timmons William R. (R-SC-4)	Sen. Steve Daines (R-MT)
Rep. Brecheen Josh (R-OK-2)	Sen. Eric Schmitt (R-MO)
Rep. Bice Stephanie I. (R-OK-5)	Sen. Todd Young (R-IN)

Constitutional Concealed Carry Reciprocity Act Cosponsors (H.R.38, S.65)	
House	Senate
Rep. Carter Earl L. 'Buddy' (R-GA-1)	Sen. Dan Sullivan (R-AK)
Rep. Foxx Virginia (R-NC-5)	Sen. John Barrasso (R-WY)
Rep. Yakym Rudy (R-IN-2)	Sen. Jim Banks (R-IN)
Rep. Womack Steve (R-AR-3)	Sen. Tim Scott (R-SC)
Rep. Grothman Glenn (R-WI-6)	Sen. Bernie Moreno (R-OH)
Rep. Langworthy Nicholas A. (R-NY-23)	Sen. Deb Fischer (R-NE)
Rep. Guest Michael (R-MS-3)	Sen. Jerry Moran (R-KS)
Rep. Ezell Mike (R-MS-4)	Sen. Mike Rounds (R-SD)
Rep. Moolenaar John R. (R-MI-2)	Sen. John R. Curtis (R-UT)
Rep. Mace Nancy (R-SC-1)	Sen. John Boozman (R-AR)
Rep. Joyce John (R-PA-13)	Sen. Joni Ernst (R-IA)
Rep. Stauber Pete (R-MN-8)	Sen. Roger F. Wicker (R-MS)
Rep. Reschenthaler Guy (R-PA-14)	Sen. John Hoeven (R-ND)
Rep. Feenstra Randy (R-IA-4)	Sen. Shelley Moore Capito (R-WV)
Rep. Latta Robert E. (R-OH-5)	Sen. Markwayne Mullin (R-OK)
Rep. Fischbach Michelle (R-MN-7)	Sen. David McCormick (R-PA)
Rep. Aderholt Robert B. (R-AL-4)	Sen. Jon Husted (R-OH)
Rep. Thompson Glenn (R-PA-15)	Sen. James C. Justice (R-WV)
Rep. Perry Scott (R-PA-10)	
Rep. Ogles Andrew (R-TN-5)	
Rep. Graves Sam (R-MO-6)	
Rep. Crane Elijah (R-AZ-2)	
Rep. Williams Roger (R-TX-25)	
Rep. Rutherford John H. (R-FL-5)	
Rep. Fleischmann Charles J. 'Chuck' (R-TN-3)	
Rep. Hageman Harriet M. (R-WY-AL)	
Rep. Crank Jeff (R-CO-5)	
Rep. Moran Nathaniel (R-TX-1)	
Rep. Hinson Ashley (R-IA-2)	
Rep. Gonzales Tony (R-TX-23)	
Rep. Van Duyne Beth (R-TX-24)	
Rep. Zinke Ryan K. (R-MT-1)	
Rep. Bost Mike (R-IL-12)	
Rep. Palmer Gary J. (R-AL-6)	
Rep. Fry Russell (R-SC-7)	
Rep. Estes Ron (R-KS-4)	

Constitutional Concealed Carry Reciprocity Act Cosponsors (H.R.38, S.65)	
House	Senate
Rep. Dunn Neal P. (R-FL-2)	
Rep. Guthrie Brett (R-KY-2)	
Rep. Scott Austin (R-GA-8)	
Rep. Letlow Julia (R-LA-5)	
Rep. Issa Darrell (R-CA-48)	
Rep. Cline Ben (R-VA-6)	
Rep. Cole Tom (R-OK-4)	
Rep. Miller Mary (R-IL-15)	
Rep. Moore Blake (R-UT-1)	
Rep. Weber Randy (R-TX-14)	
Rep. Nehls Troy (R-TX-22)	
Rep. Goldman Craig (R-TX-12)	
Rep. Fulcher Russ (R-ID-1)	
Rep. Biggs Andy (R-AZ-5)	
Rep. Houchin Erin (R-IN-9)	
Rep. Franklin Scott (R-FL-18)	
Rep. Buchanan Vern (R-FL-16)	
Rep. Allen Rick (R-GA-12)	
Rep. Kustoff David (R-TN-8)	
Rep. Begich Nicholas (R-AK-At)	
Rep. Davidson Warren (R-OH-8)	
Rep. Gill Brandon (R-TX-26)	
Rep. Bresnahan Robert (R-PA-8)	
Rep. Wilson Joe (R-SC-2)	
Rep. Alford Mark (R-MO-4)	
Rep. Arrington Jodey (R-TX-19)	
Rep. Biggs Sheri (R-SC-3)	
Rep. Bergman Jack (R-MI-1)	
Rep. Gooden Lance (R-TX-5)	
Rep. LaHood Darin (R-IL-16)	
Rep. Luna Anna Paulina (R-FL-13)	
Rep. Collins Mike (R-GA-10)	
Rep. Norman Ralph (R-SC-5)	
Rep. Ciscomani Juan (R-AZ-6)	
Rep. Owens Burgess (R-UT-4)	
Rep. Balderson Troy (R-OH-12)	
Rep. Comer James (R-KY-1)	

Constitutional Concealed Carry Reciprocity Act Cosponsors (H.R.38, S.65)	
House	Senate
Rep. Strong Dale (R-AL-5)	
Rep. Smith Jason (R-MO-8)	
Rep. Luttrell Morgan (R-TX-8)	
Rep. Schmidt Derek (R-KS-2)	
Rep. Fitzgerald Scott (R-WI-5)	
Rep. Hunt Wesley (R-TX-38)	
Rep. Wittman Robert (R-VA-1)	
Rep. Miller Carol (R-WV-1)	
Rep. Shreve Jefferson (R-IN-6)	
Rep. Mann Tracey (R-KS-1)	
Rep. McClinton Tom (R-CA-5)	
Rep. Amodei Mark (R-NV-2)	
Rep. Green Mark (R-TN-7)	
Rep. Van Drew Jefferson (R-NJ-2)	
Rep. Huizenga Bill (R-MI-4)	
Rep. Haridopolos Mike (R-FL-8)	
Rep. Moore Tim (R-NC-14)	
Rep. Carter John (R-TX-31)	
Rep. Lucas Frank (R-OK-3)	
Rep. Obernolte Jay (R-CA-23)	
Rep. McDowell Addison (R-NC-6)	
Rep. Taylor David (R-OH-2)	
Rep. Hill J. French (R-AR-2)	
Rep. Rogers Harold (R-KY-5)	
Rep. De La Cruz Monica (R-TX-15)	
Rep. Smith Adrian (R-NE-3)	
Rep. Harris Andy (R-MD-1)	
Rep. Golden Jared (D-ME-2)	
Rep. Bilirakis Gus (R-FL-12)	
Rep. Evans Gabe (R-CO-8)	
Rep. Tiffany Thomas (R-WI-7)	
Rep. Lee Laurel (R-FL-15)	
Rep. Burchett Tim (R-TN-2)	
Rep. Fallon Pat (R-TX-4)	
Rep. Sessions Pete (R-TX-17)	
Rep. Loudermilk Barry (R-GA-11)	
Rep. Webster Daniel (R-FL-11)	

Constitutional Concealed Carry Reciprocity Act Cosponsors (H.R.38, S.65)	
House	Senate
Rep. Messmer Mark (R-IN-8)	
Rep. Moore Riley (R-WV-2)	
Rep. Burlison Eric (R-MO-7)	
Rep. Knott Brad (R-NC-13)	
Rep. Onder Robert (R-MO-3)	
Rep. Westerman Bruce (R-AR-4)	
Rep. Bentz Cliff (R-OR-2)	
Rep. Walberg Tim (R-MI-5)	
Rep. Rulli Michael A. (R-OH-6)	
Rep. Downing Troy (R-MT-2)	
Rep. Harris Mark (R-NC-8)	
Rep. Cloud Michael (R-TX-27)	
Rep. Edwards Chuck (R-NC-11)	
Rep. Van Orden Derrick (R-WI-3)	
Rep. DesJarlais Scott (R-TN-4)	
Rep. Steube W. Gregory (R-FL-17)	
Rep. Gosar Paul A. (R-AZ-9)	
Rep. Rogers Mike D. (R-AL-3)	
Rep. Miller Max L. (R-OH-7)	
Rep. Stutzman Marlin A. (R-IN-3)	
Rep. Flood Mike (R-NE-1)	
Rep. McGuire John (R-VA-5)	
Rep. Fong Vince (R-CA-20)	
Rep. Steil Bryan (R-WI-1)	
Rep. Miller-Meeks Mariannette (R-IA-1)	
Rep. Hamadeh Abraham (R-AZ-8)	
Rep. Kiggans Jennifer (R-VA-2)	
Rep. Calvert Ken (R-CA-41)	
Rep. Newhouse Dan (R-WA-4)	
Rep. Baumgartner Michael (R-WA-5)	
Rep. Valadao David (R-CA-22)	
Rep. Barr Andy (R-KY-6)	
Rep. Baird James (R-IN-4)	
Rep. Smucker Lloyd (R-PA-11)	
Rep. Kennedy Mike (R-UT-3)	
Rep. Mills Cory (R-FL-7)	
Rep. Wied Tony (R-WI-8)	

Constitutional Concealed Carry Reciprocity Act Cosponsors (H.R.38, S.65)	
House	Senate
Rep. Hurd Jeff (R-CO-3)	
Rep. Barrett Tom (R-MI-7)	

[Congress.gov, accessed 3/21/25]

Other Federal Priorities

The U.S. Concealed Carry Association For Saving Lives Action Fund encouraged gun owners to contact their members of Congress to support or oppose the following pieces of legislation in the 218th Congress.

- **Support the Concealed Carry Reciprocity Act.** “H.R.38 – Concealed Carry Reciprocity Act The right to keep your firearm on hand shouldn’t stop at just your home or property. Your right to defend yourself and your family shouldn’t disappear because of geography – it should be honored wherever you go. Specifically, an individual who is able to carry a concealed firearm in one state may carry or possess a concealed handgun (other than a machine gun or destructive device) in another state that allows its residents to carry concealed firearms.” [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **Oppose the Age 21 Act.** “S.14 – Age 21 Act The Age 21 Act would raise the minimum age to purchase a large-capacity ammunition feeding device or semiautomatic assault weapon from 18 to 21 years of age. The bill works to change title 18 of the United States Code; to prohibit the purchase of specified firearms by those under 21 years of age.” [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **Oppose the Assault Weapons Ban.** “S.25 – Assault Weapons Ban This bill makes it a crime to knowingly import, sell, manufacture, transfer, or possess a semiautomatic assault weapon (SAW) or large-capacity ammunition feeding device (LCAF). The legislation would also expand the classification of an ‘assault weapon’ to include many types of barrels, grips, and other devices that can be found on most guns.” [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **Support the Concealed Carry Reciprocity Act.** “S.214 – Concealed Carry Reciprocity Act The right to keep your firearm on hand shouldn’t stop at just your home or property. Your right to defend yourself and your family shouldn’t disappear because of geography – it should be honored wherever you go.

Specifically, an individual who is able to carry a concealed firearm in one state may carry or possess a concealed handgun (other than a machine gun or destructive device) in another state that allows its residents to carry concealed firearms.” [USCCA-FSL Action Fund, accessed [12/5/24](#)]

- **Support the Preventing Unjust Red Flag Laws Act.** “H.R.283 – Preventing Unjust Red Flag Laws of 2023 This bill prohibits the use of federal funds to implement or enforce red flag laws. The term red flag law references an order that allows firearms to be temporarily removed from a person’s possession if the person is believed to be a danger to themselves or others. This bill provides a prohibition on funding in two ways: Funds made available for any Federal department or agency may NOT be used to – implement or enforce Federal red flag laws or provide assistance to States, local, tribal, or territorial government departments or agencies for the implementation or enforcement of red flag laws.” [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **Support the Firearm Industry Nondiscrimination (FIND) Act.** “H.R. 53, the Firearm Industry Nondiscrimination (FIND) Act has been introduced in Congress with 55 original co-sponsors. This legislation will end the ability of corporate entities to profit from taxpayer-funded federal contracts while discriminating against a Constitutionally-protected industry at the same time.” [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **Support the No User Fees for Gun Owners Act.** “H.R. 385 has been introduced in the United States House. This bill would ban the imposition of any State or local liability insurance, tax, or user fee requirement for firearm or ammunition ownership or commerce.” [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **Oppose the Gun Violence Reduction Resources Act.** “H.R. 48 has been introduced in the United States House. This bill would allow the authorization for the Department of Justice to hire 200 additional agents and investigators for the Bureau of Alcohol, Tobacco, Firearms, and Explosives.” [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **Support the PASS Act.** “H.R. 2477 would amend the Gun-Free School Zones Act of 1990 and allow qualified law enforcement officers, retired law enforcement officers, and others to carry a concealed” [USCCA-FSL Action Fund, accessed [12/5/24](#)]

- **Support the Home Defense and Competitive Shooting Act.** “H.R. 173 removes short-barreled rifles from the definition of firearms for purposes of the National Firearms Act. This legislation is in response to a rule put in place by the Bureau of Alcohol, Tobacco, Firearms, and Explosives (ATF) to expand the definition of ‘short-barreled rifles’, or barrels of less than 16 inches, to include any and every pistol that has an arm brace affixed to it.: [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **Support the Factoring Criteria for Firearms with Attached Stabilizing Braces CRA.** “Rep. Hudson (NC) and 180 House members introduced a Congressional Review Act (CRA) to prevent the Bureau of Alcohol, Tobacco, Firearms and Explosives (ATF) from enforcing an unconstitutional pistol brace rule.” [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **Support the Law Enforcement Officers Safety Act (LEOSA).** “The LEOSA Reform Act would give qualified police officers the right to carry concealed firearms in any U.S. state, regardless of state or local laws. Simply put, this allows those who put their lives on the line for us every day, to continue protecting our communities even when they’re off duty.” [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **Support the Protecting Privacy in Purchases Act.** “Introduced by Congresswoman Elise Stefanik (R-NY), Congressman Richard Hudson (R-NC), and Congressman Andy Barr (R-KY) This bill would ban the use of a Merchant Category Code (MCC) to track sales at gun stores. These MCCs involving firearms would allow the purchases of law abiding gun owners to be tracked. This bill aims to protect the privacy of Americans purchases, especially in regards to their Second Amendment rights.” [USCCA-FSL Action Fund, accessed [12/5/24](#)]

February 2018: Schmidt was featured on CBS’ “60 Minutes” discussing his support for nationwide constitutional carry legislation that would let people carry “anywhere.” “STEVE KROFT (voiceover): But Tim Schmidt of the U.S. Concealed Carry Association thinks it should be. The Bill of Rights doesn’t say that anybody could walk around with a gun in their pocket or a gun in their holster – a concealed weapon. It doesn’t say that. TIM SCHMIDT: Steve, with all due respect, it actually does. It says you have the right to keep and bear arms and it shall not be infringed. Telling me where I can and can’t carry a gun, telling me where I can and can’t protect my family and loved ones, that’s an infringement. Yes, that’s gone on for a long time in our country, but we’re finally fixing it. STEVE KROFT (voiceover): As in almost all political arguments today, each side comes equipped with alternative

facts and opposition research, allowing people to believe whatever they want. The NRA claims the only way to stop bad guys with guns is to have more good guys with guns, it will make people safer. And its facts, as recited by representative Hudson of North Carolina, claim it's working." [CBS News, [2/11/18](#)]

July 2021: Reps. Jim Jordan and Scott Fitzgerald toured the Delta Defense headquarters. "Today, Congressman Scott Fitzgerald (WI-05) and Congressman Jim Jordan (OH-04), joined the U.S Concealed Carry Association (USCCA) to tour the Delta Defense headquarters in West Bend, WI. Following the tour, the Congressmen joined Tim Schmidt, USCCA President and Founder, and Michael Lowney, USCCA Chief Strategy Officer, for a discussion on the importance of self-defense education and training for responsible gun owners and protecting Americans' Second Amendment right to self-defense. After the event, Congressman Fitzgerald made the following statement: 'I want to thank the USCCA for inviting me and my colleague, Mr. Jordan, here to Delta Defense today. The right to bear arms is one of the most fundamental rights of Americans. Despite the clarity of this right, Democrats continue in a relentless pursuit to dismantle the Second Amendment and punish law-abiding gun owners. Today's roundtable discussion was meaningful and productive, awareness and advocacy is where our mission to preserve the Second Amendment starts. I appreciate the work USCCA is doing to meet the growing demand for firearm safety and training. I promise I'll do all I can to bring commonsense measures that protect gun owners' right to bear arms across the finish line in Congress.' [Press Release, Office of Rep. Scott Fitzgerald, 7/12/21]

State Priorities

The U.S. Concealed Carry Association For Saving Lives Action Fund encouraged gun owners to contact their state legislators to support or oppose the following pieces of legislation in the 2023–24 legislative session.

- **Alabama: Support Senate Bill 281.** "Alabama's Senate Bill 281 prohibits financial institutions from using a Merchant Category Code (MCC) to keep track of any firearm transactions that occur in the state. MCCs involving firearms would have allowed the purchases of law-abiding gun owners to be tracked, a direct infringement on your ability to protect yourselves and your loved ones. Sign the petition today supporting SB 281 and other policies that affirm your 2A rights!" [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **California: Oppose Senate Bill 1253.** "SB 1253 would prohibit an individual in California from possessing a firearm without a valid 'Firearm Safety Card.' This would also prevent law-abiding individuals from possessing the tools they

rely on to protect their families and loved ones without this card.” [USCCA-FSL Action Fund, accessed 12/5/24]

- **California: Oppose Senate Bill 53.** “SB 53 would specifically prohibit firearm possession in the home unless they are stored in a locked box or safe inaccessible to anyone other than the owner. This misguided legislation is a direct violation of past ruling D.C. v. Heller, which stated that rules preventing gun owners from easily accessing their firearms are unconstitutional.” [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **California: Oppose Senate Bill 2.** “This bill would put significant restrictions on concealed carry in a long list of public places, and narrow the pool of eligible firearm safety instructors across the state. These restrictions would affect millions of Californians and limit their access to crucial education and training needed to practice self-defense.” [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **Colorado: Oppose House bill 24-1270.** “This bill would require liability insurance for any damages caused by an accidental firearm discharge. However, this bill unfairly singles out firearm owners and would require them to commit to additional insurance. Demanding responsible gun owners to carry thousands of dollars in liability insurance just to keep their families safe is a direct infringement on the constitutional protections of the thousands of firearm owners across the state. Stand up for responsible gun owners in Colorado and urge lawmakers to oppose this bill!” [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **Colorado: Oppose Senate Bill 131.** “This bill would prohibit the carry of firearms by responsible gun owners in what they are calling ‘sensitive places.’ This is yet another example of a state attempting to restrict the right of many abiding citizens who have the desire to protect their loved ones in public places. Creating these types of gun-free zones do nothing to curb violent crime – criminals already have no respect for the rule of law and they would not be deterred by signage saying ‘no guns.’” [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **Colorado: Oppose Senate Bill 24-066.** “This bill would require networks involved in transactions involving firearms to make a specific merchant category code for firearms and ammunition available to those who process transactions for firearms merchants. A processor must assign the code to

each firearms merchant to which the processor provides services."

[USCCA-FSL Action Fund, accessed [12/5/24](#)]

- **Hawaii: Oppose the State Supreme Court's "Aloha Spirit" ruling.** "A recent ruling by the Hawaii Supreme Court upheld a state law that prohibits individuals from bearing arms in public. The court's decision, which cites the 'Aloha Spirit' as grounds for restricting public carrying of firearms, directly contradicts both the Second Amendment of the United States Constitution and a recent decision by the U.S. Supreme Court." [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **Louisiana: Support Senate Bill 1.** "This bill would open up constitutional carry in the State of Louisiana. Law abiding citizens would have the ability to legally carry a concealed handgun without a permit to concealed carry. The bill does take into account areas in which carrying a concealed weapon would still be restricted, with or without a permit." [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **New Mexico: Oppose House Bill 114 / House Bill 129.** "House Bill 114 would increase the number of regulations on the firearm industry in the state, making it difficult to operate a business. It would increase liability for these businesses attempting to advertise legal products and/or conduct lawful business activities. It is a heavily targeted legislation that aims to restrict lawful and legitimate firearms industry members from carrying out their business. House Bill 129 would implement a mandatory seven-day waiting period after legally purchasing a firearm. This is an increase from the previous three-day waiting period." [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **New York: Oppose Senate Bill 138A.** "This bill would give the state of New York and its government full control over criteria that would certify firearm instructors. After a certain period, all certified instructors would have to go through an entirely new process to obtain certification." [USCCA-FSL Action Fund, accessed [12/5/24](#)]
- **Virginia: Oppose House Bill 319.** "This legislation seeks to remove references to the USCCA in certain sections of the Code. It would restrict the number of department-certified instructors, and remove the ability for the USCCA to certify ranges and instructors for firearm training. This bill would put a large number of Virginians at risk of losing access to essential components of responsible gun ownership." [USCCA-FSL Action Fund, accessed [12/5/24](#)]

- **Wisconsin: Support Senate Bill 466.** "The bill would prohibit 'payment card networks' from requiring merchant category codes for a purchase that identifies a merchant as a firearms retailer. It would also prohibit the Wisconsin Department of Justice from maintaining a list of firearm purchases based on information from its background checks. No other government entity would be allowed to keep a firearm owner registry." [USCCA-FSL Action Fund, accessed [12/15/24](#)]

March 2024: Delta Defense President and USCCA-FSL Chairman Mike Lowney wrote an op-ed opposing a proposal to require merchant category codes for firearms sales in California. "Many Americans have resigned to the ubiquitous tracking of their daily movements and actions, whether it's their daily step count, the route they take to work, or their internet browsing habits. It seems a small price to pay for the value our smartphones and other devices provide us. Technological advancements have made data a prized possession for companies to understand their customers better and, at times, for the government to monitor its citizens. However, most people would acknowledge that there should be clear guardrails and limits on what data companies or the government should be able to collect, store, and track. In California, there is a serious test of those guardrails on the horizon. In recent days, the major credit card companies American Express, Visa, and Mastercard announced that they would begin requiring unique merchant category codes (MCC) for firearms and ammunition retailers across the state of California. This would allow them to track and gather information about their customers' purchases, such as what items were bought, how much money was spent, and the date and time of purchase.... Singling out law-abiding gun and ammunition purchasers through the invasive and arbitrary monitoring of their credit card transactions will gradually erode the right to self-defense. Such measures must not be implemented in California or anywhere else. Mike Lowney is the president of Delta Defense, the service provider to the U.S. Concealed Carry Association, and the board chairman for U.S Concealed Carry Association for Saving Lives Super PAC." [Orange County Register, [3/5/24](#)]

March 2024: USCCA celebrated Louisiana passing Constitutional Carry legislation, the 28th state in the U.S. to do so. "The U.S. Concealed Carry Association (USCCA), which is the largest, fastest-growing self-defense association in the country dedicated to responsible gun owners, today released a statement celebrating the passage of Senate Bill 1, which empowers law-abiding citizens to carry a concealed firearm without a government permit. 'On behalf of the USCCA's 800,000 members nationwide, we commend members of the Louisiana Legislature, Governor Jeff Landry, and the countless Second Amendment champions for their efforts in getting this pivotal legislation signed into law. Law-abiding citizens should

not be required to ask for government approval or encounter bureaucratic hurdles to exercise their constitutional right,’ said Katie Pointer Baney, Managing Director of Government Affairs for the USCCA. 28 states now recognize the inherent right of every law-abiding citizen to defend themselves, their loved ones, and their communities with a firearm. Many states that have recently implemented constitutional carry have seen decreases in crimes committed with firearms, including Ohio and Florida.” [USCCA Press Release, [3/5/24](#)]

Mobilizing Gun Owners to Vote

August 2024: NY Post: USCCA-FSL Action Fund launched effort to mobilize “apolitical” gun owners. “There’s just one shot to vote in the 2024 election, and a concealed carry advocacy group is making sure gun enthusiasts in swing states take it. The US Concealed Carry Association for Saving Lives Action Fund has set their sights on apolitical gun owners, launch of a new ‘one-stop’ online tool that helps potential voters register and make a plan to vote in November. It’s part of a nationwide push to encourage gun owners to be more politically active. The online efforts are paired with an in-person grassroots push in critical swing states across the country, including Pennsylvania and Wisconsin.” [New York Post, [8/2/24](#)]

- **USCCA-FSL Action Fund Executive Director Katie Pointer Baney:** “[F]irearm ownership shouldn’t be a partisan or political issue, but at the end of the day, you have candidates and folks who don’t believe in your fundamental right to own a firearm.” Pointer Baney said many gun owners are apathetic about politics, telling The Post that that ‘at the end of the day, many gun owners actually don’t subscribe to that political notion of gun ownership.’ ‘They likely are not highly political or highly divisive. Gun ownership is part of, you know, their communities at large,’ she said. ‘It’s not this like political hot potato, the way I think many people, particularly inside the Beltway, view it.’ While she wants gun owners to vote, she told The Post she’s not necessarily trying to change their minds. ‘I think our charge is really to say, ‘You’re right, we agree firearm ownership shouldn’t be a partisan or political issue, but at the end of the day, you have candidates and folks who don’t believe in your fundamental right to own a firearm,’ she said. ‘They don’t believe in your ability to carry it or to protect yourself or to protect your families, and so you need to get involved in both in order to protect that right.’” [New York Post, [8/2/24](#)]

Right-Wing Affiliations

Republican National Convention Sponsorship

June 2024: Delta Defense entered a “major sponsorship agreement” with the Republican National Convention. “The Milwaukee 2024 Host Committee for the Republican National Convention (RNC) announced on Thursday that Delta Defense is partnering with them on a major sponsorship agreement for the convention. ‘It’s an honor to have such a major sponsor and ally in hosting this important event,’ said Chief Operating Officer of the MKE 2024 Host Committee Alison Prange in the release. ‘Delta Defense is a major job creator in the Milwaukee region and has a large national reach as the service provider for the United States Concealed Carry Association (USCCA). I could not be more excited to have them as partners as we welcome guests to Milwaukee.’ Delta Defense, one of the fastest-growing companies in Wisconsin, will partner with the Host Committee to provide an USCCA policy symposium for RNC attendees to learn about issues impacting their Second Amendment rights, as well as host Safety Information Stations around the Convention Fest to show attendees how to stay safe in their daily lives through key situational awareness tips on how to be their own first line of defense. ‘Tens of thousands of visitors will be at the Republican National Convention in Milwaukee, a half hour from Delta Defense’s headquarters. We couldn’t pass up the opportunity to greet them and teach about the USCCA and our lifesaving training and education,’ said Mike Lowney, president of Delta Defense, in the release.”
[Washington County Daily News (West Bend, Wisc.), 6/28/24]

Delta Defense contributed \$35,190 to the RNC’s Milwaukee 2024 Host Committee. A memo line on the itemized receipts filed by the committee indicated the contribution was for “IN-KIND –PARTNER & DELEGATE GIFT BAG.” [FEC, 170 FREEDOM MILWAUKEE 2024 HOST COMMITTEE INC, [6/14/24](#)]

July 2024: Rolling Stone: USCCA a “rising giant in the firearms world.” “The gun event at the Republican National Convention where LaCivita spoke was not sponsored by the beleaguered National Rifle Association. Rather, it was put on by a Wisconsin-based, rising giant in the firearms world, the U.S. Concealed Carry Association, or USCCA, which claims 850,000 members and also operates a dark money “action fund” that seeks to influence federal and state-level gun policy. The USCCA may not yet be a household name, but it doesn’t lack clout. At the convention, it is not only sponsoring a booth with an AR-15 giveaway, just days after Trump was shot with one. It also had the sway to bring a top Trump campaign architect – senior adviser LaCivita – and several pro-gun Congress members into a dialogue about expanding gun access as the convention celebrated its ‘Make America Safe Again’ theme Wednesday.” [Rolling Stone, [7/17/24](#)]

- **Trump campaign manager: The Second Amendment is “on the ballot” because Trump can appoint pro-gun judges.** “The Second Amendment is ‘on the ballot’ in 2024, LaCivita said, primarily because of the next president’s ability to shape the courts through the appointment of, in Trump’s case, pro-gun judges. ‘That’s what we can do to have the biggest impact,’ he said. ‘This is what scares the hell out of Democrats and the left.’ There is reason to be wary: Trump appointed three justices with an expansive view of the second amendment to the Supreme Court, who were endorsed and promoted by the gun lobby. Those justices have already issued one ruling that invalidated many state laws restricting handguns, and another that reversed a Trump-era ban on bump stocks – which turn semiautomatic assault rifles into the functional equivalent of machine guns.” [Rolling Stone, 7/17/24]

USCCA Panel: “House Republicans on Gun Safety and Second Amendment,” featuring Reps. Kat Cammack (R-FL), Scott Fitzgerald (R-WI) and Wesley Hunt (R-TX). “‘Absolutely, the hand of God was on President Trump,’ said Rep. Kat Cammack (R-FL) when asked about the assassination attempt on former President Trump at a campaign rally in Pennsylvania over the weekend. Rep. Cammack was joined by Reps. Scott Fitzgerald (R-WI) and Wesley Hunt (R-TX) for a discussion on gun safety and Second Amendment rights hosted by the U.S. Concealed Carry Association from Milwaukee during the Republican National Convention. They discussed several topics, including voter engagement, responsible gun ownership, and recent Supreme Court decisions involving guns.” [C-SPAN, [7/16/24](#)]

USCCA Panel: “Trump Campaign Senior Adviser on Gun Safety and the Second Amendment,” featuring senior campaign adviser Chris LaCivita. “‘He’s doing great; he’s a fighter,’ said Trump 2024 senior campaign adviser Chris LaCivita when asked about the assassination attempt on former President Trump at a campaign rally in Pennsylvania over the weekend. Mr. LaCivita joined a discussion on gun safety and Second Amendment rights hosted by the U.S. Concealed Carry Association from Milwaukee during the Republican National Convention. He spoke about responsible gun ownership and unity within the Republican Party.” [C-SPAN, [7/16/24](#)]

USCCA sponsored an AR-15 giveaway at the RNC days after the attempted assassination of Trump. “Days after Donald Trump was shot with an AR-15-style weapon, at a campaign rally, attendees at the Republican National Convention in Milwaukee can get their hands on one for free. The assault weapon is part of a giveaway at a booth for the U.S. Concealed Carry Association, an advocacy organization that promotes gun ownership for safety purposes. On their table, the

group had a flyer promoting the AR-15 giveaway from Daniel Defense, an arms manufacturer whose firearms were used in the 2022 Robb Elementary School mass shooting and found in the 2017 Las Vegas mass shooter's stockpile." [The Independent, [7/17/24](#)]

Attacks on Democrats

August 2024: USCCA's Super PAC distributed a video of Vice Presidential-nominee Tim Walz signing gun-control legislation that it said created "onerous barriers standing in between you and your ability to protect your family." "The U.S. Concealed Carry Association for Saving Lives sent out an alert to members featuring a video of Walz signing gun-control legislation that it said created 'onerous barriers standing in between you and your ability to protect your family.'" [Washington Post, [8/11/24](#)]

September 2024: USCCA's Super PAC ran an ad on the social media platform X with the caption "Pledge to beat bad policy" over an image of Kamala Harris promising to fight for an assault weapons ban. "This November, it is crucial to stand up against bad policy and defend our rights. Pledge to beat bad policy. Pledge to Vote ASAP." [X, [9/27/24](#)]

- USCCA-FSL spent \$8,800 to promote the post in early October, garnering more than 5.4 million impressions over the first two weeks of the month.** [AdClarity – Advertising Intelligence, accessed 12/5/24]



Prager University

When Delta Defense CEO Tim Schmidt got re-married in 2021, he requested that guests donate to Prager University, one of his “favorite charitable organizations.” “In lieu of wedding gifts, we ask that you make donations to one of our favorite charitable organizations. --Leah: Autumn Farm Sanctuary – <https://autumnfarmsanctuary.org/> Tim: Prager University – <https://www.prageru.com/>” [<https://www.zola.com/wedding/timandleahjuly31>, accessed 12/2/24, archived]

Sheriff David Clarke Jr.

In 2015, Schmidt self-published a book available to USCCA members titled ‘Guns, Freedom & the American Dream,’ with a forward written by Controversial Milwaukee County Sheriff David Clarke, Jr. [Facebook, [11/5/15](#)]

USCCA named Clarke a ‘National 2nd Amendment Hero’ in 2017. “The United States Concealed Carry Association was proud to honor the best in the industry during the USCCA Members’ Choice Awards at the 3rd Annual USCCA Concealed Carry Expo in Fort Worth, TX on Saturday evening.... The National 2nd Amendment Hero: Milwaukee County Sheriff David Clarke, Jr. Sheriff David Clarke Jr. is the outspoken, pro-gun, anti-establishment Sheriff of Milwaukee County. His pro-gun stance has made him the target of many national anti-gun groups, all of whom have tried to have him removed from office. So far, he has beaten every challenger, no matter how well-funded by outsiders who would push an anti-gun agenda.” [USCCA Press Release via The Outdoor Wire, [4/10/17](#)]

- **Schmidt: ‘Heroes like Sheriff David Clarke ... play an integral role in our mission to provide self-defense to responsible gun owners.’** “We are honored to have the recipients of these awards on our side in the fight to maintain our right to keep and bear arms,” said Tim Schmidt, President and Founder of the United States Concealed Carry Association. ‘Heroes like Sheriff David Clarke, as well as industry leaders such as Glock, CrossBreed and Hornady all play an integral role in our mission to provide self-defense to responsible gun owners.’” [USCCA Press Release via The Outdoor Wire, [4/10/17](#)]

Clarke was Milwaukee County Sheriff from 2002 to 2017, where he was re-elected four times as a Democrat despite rising to prominence as a supporter of Donald Trump and commentator in conservative media. “Sheriff

Clarke, 60, joined the Milwaukee Police Department in 1978 and has been the Milwaukee County sheriff since 2002. He was appointed to the post by the state's Republican governor, Scott McCallum, and has since been re-elected four times as a Democrat, most recently in 2014. He has risen to prominence in recent years as a supporter of Donald J. Trump and as a conservative commentator on Fox News and Glenn Beck's radio network." [New York Times, [5/22/17](#)]

June 2013: World Net Daily: Clarke, the 'cop who told the citizens of Milwaukee to arm themselves,' was named 'Constitutional Sheriff of the Year' by the Constitutional Sheriffs and Peace Officers Association. "The cop who told the citizens of Milwaukee to arm themselves against violent criminals has now been crowned the 'Constitutional Sheriff of the Year.' Wisconsin's Milwaukee County Sheriff David A. Clarke Jr. received the award Friday at the annual convention of the Constitutional Sheriffs and Peace Officers Association, or CSPOA, in St. Charles, Mo. Clarke became national news in January when he released a Milwaukee County Sheriff's Office public service announcement inviting citizens to join him in the fight against crime by learning to defend themselves from it. 'Simply calling 911 and waiting is no longer your best option,' the PSA states. 'You can beg for mercy from a violent criminal, hide under the bed or you can fight back. But are you prepared? Consider taking a certified safety course in handling a firearm so you can defend yourself until we get there. You have a duty to protect yourself and your family. We're partners now. Can I count on you?'" [World Net Daily, [6/2/13](#)]

Clarke: Constitutional Sheriffs have been "a friend for life." "Clarke said though he's a Democrat, he considers the CSPOA a 'friend for life' for 'having his back' during the fallout over the PSA." [World Net Daily, [6/2/13](#)]

2017-18: After resigning from the Milwaukee Sheriffs' department, Clarke briefly worked for the pro-Donald Trump Super PAC America First Action, and he was a board member to a border wall fundraising group linked to fraud charges against Steve Bannon and others. "Former Milwaukee County Sheriff David A. Clarke Jr. serves on the board of a border wall fundraising group linked to federal fraud charges for four people, including Steve Bannon, a former White House adviser to President Donald Trump. Clarke was not charged nor was he named in the indictment, which was unsealed Thursday. He is one of eight advisory board members for the group.... The group, known as 'We Build the Wall,' reportedly raised more than \$25 million.... Clarke is listed on the group's website as 'Sheriff' David Alexander Clarke Jr. He's wearing one of his signature cowboy hats in the photograph featured on the site. He has also done fundraising for the nonprofit.... Clarke abruptly resigned as sheriff in August 2017 after nearly 16 years to take a job with the pro-Donald Trump super PAC America First Action as a spokesman and

senior adviser. He no longer works for the political action committee." [Milwaukee Journal Sentinel, [8/20/20](#)]

2022-2023: Clarke has been a guest on the Sheriff Mack Show featured on the Sheriff Mack Show webcast promoted by the Constitutional Sheriffs and Peace Officers Association. [CSPOA Press Release, [11/14/23](#); CSPOA Press Release, [2/2/22](#)]

Townhall Columns

Schmidt contributed occasional articles to right-wing site Townhall.com between 2018 and 2021.

- **'Banks, Credit Card Companies Are Exploring Ways to Enact Gun Control. Here's How.'** [Townhall, [6/25/18](#)]
- **'Time For A National Conversation On Allowing Teachers To Protect Their Classrooms.'** [Townhall, [5/14/19](#)]
- **'Protecting America's Schools With Education and Training.'** [Townhall, [7/17/19](#)]
- **'As Gun Sales Rise, Education and Training Are Critical.'** [Townhall, [4/29/20](#)]
- **'Personal Preparedness is a Year-Round Commitment and More Important Than Ever.'** [Townhall, [10/14/20](#)]
- **'National Concealed Carry Reciprocity – Not More Gun Restrictions – Will Help Keep Americans Safe.'** [Townhall, [3/10/21](#)]

Militia Members

April 2010: The USCCA-sponsored 'Armed America Radio' featured Oath Keepers founder Stuart Rhodes as a guest alongside Tim Schmidt to kick off a Second Amendment March in Washington, D.C. "Armed American Radio' Coming Up On April 25th 2010 The Official Voice of the USCCA ... To officially kick off the Second Amendment March on DC, the show lineup was the greatest yet!and I DO mean the GREATEST yet ... Larry Pratt, Dick Heller, Lt. Bill Nelson, Stuart Rhodes, Tim Schmidt, David Burnett, and more were all on hand LIVE in the studio with me." [AmmoLand, 4/23/10]

June 2017: USCCA sent a representative to a “prepper” expo organized by the ‘Ohio Oath Keepers,’ which claimed it was distinct from the national militia. “The Woodland Mall in Bowling Green will be the site for the Ohio Prepper, Survivalist & Firearms Expo on June 23-25, and is expected to be even bigger than last year’s inaugural event. ‘The big difference this year is we’ll have 10 times the vendors,’ said Nick Getzinger, state executive officer of the Ohio Oath Keepers....Getzinger said that the Ohio Oath Keepers is different than the national Oath Keepers organization, which has been the subject of investigations by both the Anti-Defamation League and the Southern Poverty Law Center.‘ We are not an anti-government organization; we believe in a constitutional government. We are a community response organization and we will work closely with local governments, law enforcement and others in times of crisis, whether it’s natural or man-made,’ as noted on the Ohio Oath Keepers Facebook page. The headlining speaker at the Expo will be Challice Finicum Finch, ‘the daughter of LaVoy Finicum, an American Patriot who gave all for his country and our constitutional rights.’ Also speaking will be Jim Cobb and Eve Gonzales; the NRA and USCCA will also have representatives speaking.” [The Sentinel-Tribune (Bowling Green, Ohio), 6/13/17]

August 2022: A Lancaster, Pa., newspaper reported that a USCCA instructor who was linked to the Oath Keepers militia was working as part of an armed security team for Republican gubernatorial candidate Doug Mastriano. “Doug Mastriano is running an unconventional campaign for governor. ... But the Republican nominee’s campaign is also notable for another reason: Mastriano has surrounded himself with a non-professional, armed security team whose members include at least one person with direct ties to a militia group. Mastriano’s detail includes several members of a relatively new evangelical church near Elizabethtown, LifeGate, whose leaders have spoken openly about electing Christians to office to advance biblical principles in government. Perhaps the most visible member of the security team is James Emery, an Elizabethtown Area School Board member who has been photographed providing security to Mastriano at numerous events over the past year, sometimes armed. ... Emery is an active and visible member of the congregation at LifeGate Church.... At a LifeGate meeting in May, Emery described himself as one of Mastraino’s ‘lead’ security members. During an Easter Sunday testimonial, he revealed the names of four other congregants who work on Mastriano’s security team.”

- **Scott Nagle was “until recently listed as a regional leader for the Oath Keepers.”** “The ‘Scott’ mentioned by Emery is fellow LifeGate member Scott Nagle, who until recently was listed as a regional leader for the Oath Keepers, a militia group founded in 2009. ... It is unclear if the members of Mastriano’s security team have formal training, other than Nagle, who works as a firearms

instructor for the United States Concealed Carry Association." [LNP | Lancaster Online, [8/20/22](#)]

- **Nagle was still listed as a USCCA instructor as of December 2024.** [USCCA, Scott Nagle, accessed [12/2/24; archived](#)]

Socialist Rifle Association Ban

USCCA and NSSF barred the Socialist Rifle Association from affiliating with them. "The NSSF initially admitted the SRA, said Alex, but about a week before the convention, an incensed forum thread had appeared on a website called AR15.com, which, like almost all gun sites, tends to be dominated by the political right. Commenters encouraged one another to contact the NSSF to complain about the fact that it had allowed a left-wing gun group to join.... Less than a week after the SRA's admission—four days before the start of the convention—the president of the NSSF sent Alex a letter informing her that it was being kicked out. 'The NSSF embraces freemarket capitalism . . . manufacturing firearms for both law-abiding civilian and law enforcement needs, and support for the Second Amendment,' the letter read. 'The NSSF is aware . . . that your organization does not share these same values.'... As if to confirm Alex's point, the United States Concealed Carry Association approved the SRA for affiliation a few weeks later, only to revoke it after another protracted social-media dustup. The USCCA eventually released a wordy statement condemning the SRA for 'discriminatory beliefs' against law enforcement and the rich, and confirming that the USCCA 'stands opposed to socialism.'"

[Harper's Magazine, April 2020]

Kyle Rittenhouse

November 2021: In a post on USCCA's message boards, an employee described the trial of Kyle Rittenhouse as a "a situation that any one of us could find ourselves in." "I have been following the trial of Wisconsin v. Kyle Rittenhouse pretty close over the last week. As someone who is prepared to defend themselves, I have found it important to watch this trial and learn more about the justice system and the reality of a situation that any one of us could find ourselves in. Being that I am on social media a lot (personally and as a Moderator of USCCA Pages) I have kept a close eye on the use of social media posts in relation to the questioning of witnesses such as Gaige Grosskreutz and Kyle Rittenhouse. Both the prosecution and the defense have used things from social media against them and I think it's important to remember how that could affect MY trial if, God forbid, I was ever in a situation that either of these two were in. Regardless of where you stand in the case or what outcome you may want to see, I'm curious as to what everyone else thinks

about this, and when you post to social media of any kind, do you think about how it may look if you were ever questioned in your own self-defense trial?" [USCCA Community, [November 2021](#)]

GunTube Sponsorships

USCCA is listed as a partner with the Leviathan Group, a marketing agency that specializes in connecting brands with online content creators to sponsor. [Leviathan Group, accessed [12/5/24](#)]

- Bloomberg: "Many of the [firearms] community's largest accounts share a marketing representative, Leviathan LLC, which has helped to standardize prices for sponsored videos and maintain relationships between creators and firearm industry contacts." [Bloomberg, [7/31/24](#)]

USCCA advertised an "exclusive offer" for fans of gun-focused YouTube influencer Colion Noir. "'I'm a lawyer, I could probably do my own case, but I'm still a member of the USCCA because of the wealth of information, the training and just the reassurance that I have access to legal minds that focus on self-defense — it gives me that added level of security.' – COLION NOIR" [Delta Defense, accessed [12/5/24](#)]

July 2024: Influencer Paige Roux (@somechickwhoshoots) announced a partnership agreement with USCCA. "Exciting news: I've partnered with @uscca to give you more educational content! This has been about 7 months in the making, and I'm over the moon to finally share the news with you 😊 The best part about this sponsorship is we both want to educate. USCCA is known for their concealed carry insurance, but I'll actually be focusing on their training and education side. They have TONS of helpful blogs, videos, and interactive maps that I've used over the years. My goal is to share that information with you. What to expect: 1. I will have content on both Instagram and YouTube moving forward. 2. If it's a USCCA sponsored video, the Meta people want me to put 'paid sponsorship' or '#ad' so you know it was sponsored (this video is not, I'm just filling you in) 3. My content is staying the same and I don't have to sell you on ANYTHING! You're just going to get more firearm education. 4. We are working on building a 'Some Chick' landing page so you can have easy access to my favorite tools and unique blogs written by yours truly." [Instagram, [7/9/24](#)]

Legal Issues

Class Action Data Privacy Lawsuit

In September 2023, Wisconsin resident Keefe John filed a class action lawsuit against Delta Defense and the USCCA for allegedly violating the Video Privacy Protection Act by selling consumer data to Meta Platforms Inc. without customers' consent. "This is a consumer privacy class action lawsuit against Delta Defense and the USCCA for disclosing their digital subscribers' identities and video-viewing preferences— without their consent—to Meta Platforms Inc. ('Meta'), which owns the social networking website and app Facebook, in violation of the Video Privacy Protection Act, 18 U.S.C. § 2710 (the 'VPPA' or 'the Act')." [John et al v. Delta Defense LLC et al (U.S. District Court for the Eastern District of Wisconsin, 2:23-cv-01253), Complaint, 9/21/23]

- **Complaint: Delta Defense required users to submit personal data and create an account before viewing any video content and did not obtain their consent before collecting and sharing viewing information with third parties.** "On their Website www.usconcealedcarry.com (the 'Website'), Defendants offer a vast array of video content; for instance, when a user navigates to the webpage <https://academy.usconcealedcarry.com/videos>, they are required to create an account in order to view any video; that account creation page requires the user to provide personal identifying information including (i) first name, (ii) last name, (iii) email, and (iv) mobile phone (collectively, 'Personal Information' or 'PII'). That is, to access and to view videos, Plaintiff first had to provide both his Personal Information and to pay the membership fee.... As detailed herein, Defendants made the decision to employ tracking technologies (namely, pixels) to collect and to share with third parties, such as Facebook, the viewing information of its subscribers without obtaining informed, stand-alone consent as is required by the VPPA.": [John et al v. Delta Defense LLC et al (U.S. District Court for the Eastern District of Wisconsin, 2:23-cv-01253), Complaint, 9/21/23]
- **Plaintiffs sought damages of \$2,500 per disclosure of personal information plus punitive damages.** "Defendants violated the VPPA, which prohibits 'video tape service providers,' such as Defendants, from knowingly disclosing consumers' PII, including 'information which identifies a person as having requested or obtained specific video materials or services from a video tape provider,' unless the consumer expressly consented to the disclosures in a standalone consent form. Accordingly, Plaintiff, on behalf of a class of similarly situated users, asserts a claim for violations of the VPPA and seeks all appropriate relief including, but not limited to, statutory damages in an amount not less than \$2,500 for each disclosure of PII, punitive damages

and attorneys' fees and costs." [John et al v. Delta Defense LLC et al (U.S. District Court for the Eastern District of Wisconsin, 2:23-cv-01253), Complaint, 9/21/23]

- **Complaint: Delta Defense shared users' unique, personally identifiable Facebook ID with Meta without users' consent.** "While Plaintiff and Class members were viewing prerecorded video content on Defendants' website, Defendants transmitted their viewing choices to Meta. 30. Defendants' transmission of viewing information to Meta included the specific names of video content viewed by users as well as the user's unique Facebook ID ('FID'), a string of numbers unique to each Facebook profile that personally identifies the user. 31. Just as Meta can easily identify any individual on its Facebook platform with only their unique FID so too can any ordinary person who comes into possession of an FID. Facebook admits as much on its website.... Plaintiff and Class members neither knew of nor authorized, nor otherwise consented to, Defendants' disclosure of their prerecorded video and video-services requests and their identities to Meta." [John et al v. Delta Defense LLC et al (U.S. District Court for the Eastern District of Wisconsin, 2:23-cv-01253), Complaint, 9/21/23]

As of November 2024, the case was on hold while the parties "are continuing informal discussions in an attempt to resolve the case." "Further to the Court's October 1, 2024 Order Granting Stipulation and Joint Motion to Stay Upcoming Deadlines Pending Mediation (the 'Order'), see Dkt. No. 32, Keefe John and Jorge Hutchings ('Plaintiffs') and Delta Defense, LLC and United States Concealed Carry Association, Inc. ('Defendants' and with Plaintiffs, the 'Parties') hereby submit this Joint Status Report apprising the Court that the Parties did participate in a mediation session before the Honorable Mary Anne Mason (ret.) of JAMS on November 8, 2024 but they were not able to reach an agreement to resolve the case. The Parties are continuing informal discussions in an attempt to resolve the case.." [John et al v. Delta Defense LLC et al (U.S. District Court for the Eastern District of Wisconsin, 2:23-cv-01253), Joint Status Report, 11/15/24]

March 2025: The parties told the court they had reached an "agreement in principle" to settle the case. "Plaintiffs Keefe John and Jorge Hutchings ('Plaintiffs') and Delta Defense, LLC and United States Concealed Carry Association, Inc. ('Defendants' and with Plaintiffs, the 'Parties') hereby provide notice to this Honorable Court that, as a result of extensive negotiations both with and without the assistance of the Honorable Mary Anne Mason (Ret.) of JAMS, the Parties were able to reach an agreement in principle to resolve the claims asserted in this case in their entirety via a class action settlement. Accordingly, the Parties respectfully

request that all pending dates be vacated and the case stayed so that a settlement agreement can be negotiated and executed. The Parties further request that the Court set April 18, 2025 as the date by which Plaintiffs must file their motion for preliminary approval or show cause why such motion has not been filed." [John et al v. Delta Defense LLC et al (U.S. District Court for the Eastern District of Wisconsin, 2:23-cv-01253), Notice of Settlement, 3/12/25]

March 2025: U.S. District Judge Lynn Adelman stayed all proceedings in the case and ordered the parties to present details of their settlement agreement for approval by April 18. "The parties have informed the court that they have reached a proposed class action settlement that will require court approval. They request a stay of all further deadlines and ask that the court set April 18, 2025, as the date by which plaintiffs must file their motion for preliminary approval or show cause why the motion cannot be filed by that date. Accordingly, IT IS ORDERED that all deadlines relating to the merits of the case are STAYED and that plaintiff shall file their motion for preliminary approval of the class settlement, or show cause why it cannot be filed, by April 18, 2025." [John et al v. Delta Defense LLC et al (U.S. District Court for the Eastern District of Wisconsin, 2:23-cv-01253), Order, 3/13/25]

July 2025: Parties said they had a "near-final" settlement agreement but required a stay in proceedings because one of the plaintiffs had died, requiring a substitution in the case. "In short, the Parties have a near-final settlement agreement and motion for preliminary approval pending the resolution of Plaintiff Hutchings' claim. 7. During the pendency of those discussions, Plaintiff Hutchings passed away, which Plaintiffs submit necessitates substitution of a proper party pursuant to Fed R. Civ. P. 25(a)(1). 8. Plaintiffs became aware of Plaintiff Hutchings' death in June of 2025 and filed a Suggestion of Death with this court on June 5, 2025. Dkt. No. 47. 9. Following the death of Plaintiff Hutchings, Plaintiffs' counsel have diligently attempted to identify and to locate the proper party for substitution as required under Fed. R. Civ. P. 25(a)." [John et al v. Delta Defense LLC et al (U.S. District Court for the Eastern District of Wisconsin, 2:23-cv-01253), Motion for 90-day Stay, 7/2/25]

July 2025: Adelman granted a 90-day stay, requiring a Motion for Preliminary Approval of the Class Settlement to be filed by Oct. 1, 2025. [John et al v. Delta Defense LLC et al (U.S. District Court for the Eastern District of Wisconsin, 2:23-cv-01253), Order on Motion to stay, 7/3/25]

November 2025: Delta Defense and USCCA agreed to pay \$1.45 million to settle the lawsuit, without admitting wrongdoing. "While Defendants deny Plaintiffs' allegations and claims and deny any liability whatsoever, the Parties have decided

to settle the Action to avoid the expense, risk, exposure, inconvenience, uncertainty, and distraction of continued litigation relating to Defendants' alleged use of Third-Party Technologies. The Settlement will provide substantial cash benefits; specifically, if preliminarily and finally approved, Defendants will create a \$1,450,000.00 nonreversionary Settlement Fund from which all Settlement Class Members will receive an equal, pro rata share after deducting for all court-approved costs and expenses." [John et al v. Delta Defense LLC et al (U.S. District Court for the Eastern District of Wisconsin, 2:23-cv-01253), Plaintiffs' Memorandum of Law in Support of Unopposed Motion for Preliminary Approval of Class Action Settlement, 11/07/25]

- **Up to one-third of the settlement will go toward attorneys fees.** "The Settlement permits proposed Settlement Class Counsel to seek an award for attorneys' fees, costs, and expenses up to one third of the Settlement Fund (totaling \$483,333.00)." [John et al v. Delta Defense LLC et al (U.S. District Court for the Eastern District of Wisconsin, 2:23-cv-01253), Plaintiffs' Memorandum of Law in Support of Unopposed Motion for Preliminary Approval of Class Action Settlement, 11/07/25]

Settlements are available for anyone in the U.S. who used a USCCA account (free or paid) to visit a USCCA website hosting that required a subscription to view, between September 21, 2020 and June 2, 2025. "Further to the Settlement Agreement and Federal Rule of Civil Procedure Rule 23(b)(3), the Parties agree to the conditional certification for settlement purposes of the following Class: All persons in the United States who had an account (free or paid) with a Defendant and visited a page on a Defendant's website housing a video behind a paywall or subscription wall between September 21, 2020 to June 2, 2025." [John et al v. Delta Defense LLC et al (U.S. District Court for the Eastern District of Wisconsin, 2:23-cv-01253), Plaintiffs' Memorandum of Law in Support of Unopposed Motion for Preliminary Approval of Class Action Settlement, 11/07/25]

Approximately 295,727 individuals are eligible for settlements. "The Settlement Class consists of approximately 295,727 individuals." [John et al v. Delta Defense LLC et al (U.S. District Court for the Eastern District of Wisconsin, 2:23-cv-01253), Plaintiffs' Memorandum of Law in Support of Unopposed Motion for Preliminary Approval of Class Action Settlement, 11/07/25]

November 2025: U.S. District Judge Lynn Adelman of the U.S. District Court for the Eastern District of Wisconsin preliminarily approved the settlement. "This Court has reviewed the motion for preliminary approval of class settlement filed in this Action, including the Settlement Agreement and Release ('Settlement Agreement').¹ Based on this review and the findings below, the Court finds good

cause to grant the motion.” [John et al v. Delta Defense LLC et al (U.S. District Court for the Eastern District of Wisconsin, 2:23-cv-01253), Preliminary Approval Order, 11/17/25]

Plaintiffs have until March 2, 2026—105 days from the judge’s order—to file settlement claims or object to the terms of the settlement. “Class Members who want to receive an award under the Settlement Agreement must accurately complete and deliver a Claim Form to the Settlement Administrator no later than one hundred and five (105) calendar days after the entry of this Order.... Any Class Member who has not submitted a timely written exclusion request pursuant to paragraph 13 below and who wishes to object to the fairness, reasonableness, or adequacy of the Settlement Agreement, the Fees, Costs, and Expenses Award, or the Service Award must deliver written objections to the Settlement Administrator (by postal mail or email) or the Court no later than one hundred and five (105) calendar days after the entry of this Order.” [John et al v. Delta Defense LLC et al (U.S. District Court for the Eastern District of Wisconsin, 2:23-cv-01253), Preliminary Approval Order, 11/17/25]

The court has scheduled a hearing for March 16, 2026, to determine whether to grant final approval to the settlement. “On March 16, 2026, at 10:00 a.m., this Court will hold a Fairness Hearing to determine whether the Settlement Agreement should be finally approved as fair, reasonable, and adequate.” [John et al v. Delta Defense LLC et al (U.S. District Court for the Eastern District of Wisconsin, 2:23-cv-01253), Preliminary Approval Order, 11/17/25]

Trademark Infringement Lawsuit

November 2022: Delta Defense sued 2A Defense, LLC, a competitor providing training and education programs to gun owners, for alleged trademark infringement. “This is a trademark infringement case. Delta Defense is in the business of sales and marketing of self-defense education, firearms training and self-defense to potential members of the USCCA. Members join USCCA, an association of like-minded individuals whose members get self-defense education, training and self-defense liability insurance as benefits of membership. 2. 2A Defense is a direct competitor of USCCA and Delta Defense, and offers civil defense liability and a criminal defense legal fee benefit to its members. 3. 2A Defense has infringed Delta Defense’s trademarks, by using a nearly identical logo to promote its goods and services to its members... [Delta Defense LLC et al v. 2A Defense LLC et al (U.S. District Court for the District of Arizona, 2:22-cv-01915), Complaint, 11/9/22]

December 2023: U.S. District Judge Roslyn O. Silver ruled in favor of Delta Defense but said the company’s request for nearly \$1 million in damages was

"strange and surprising ... nearing a waste of the court's time." "For the following reasons, the Court will direct entry of default judgment against Defendant in the amount of \$1,000.... Plaintiffs are seeking damages pursuant to the Lanham Act, 15 U.S.C. § 1117, through disgorgement of Defendants' profits from the infringement in the amount of \$894,545.45 ... and punitive damages for injurious falsehoods in the amount of \$175,000.00.... This is a strange and surprising damages request, reaching far beyond the requirements of the statute and nearing a waste of the Court's time." [Delta Defense LLC et al v. 2A Defense LLC et al (U.S. District Court for the District of Arizona, 2:22-cv-01915), Order, 12/1/23]

- **Judge: Delta Defense presented "speculative and unreliable" evidence, "falling far short of meeting the reasonable certainty standard for a damages determination of nearly one million dollars."** "The Court cannot award Plaintiffs' requested damages because the evidence submitted by Plaintiffs is speculative and unreliable, falling far short of meeting the reasonable certainty standard for a damages determination of nearly one million dollars." [Delta Defense LLC et al v. 2A Defense LLC et al (U.S. District Court for the District of Arizona, 2:22-cv-01915), Order, 12/1/23]

Virginia Mall Prankster Shooting

April 2023: Alan Colie called USCCA for assistance immediately after he shot an unarmed YouTube prankster at the Dulles Town Center mall in Sterling, Va.

"Seconds after allegedly shooting a YouTube prankster at the Dulles Town Center Mall in Sterling on April 2, Alan Walter Colie called a gun rights group that provides legal advice for people who shoot in self-defense. If Colie stands trial, his attorneys don't want jurors knowing the Leesburg man called the United States Concealed Carry Association after the shooting of Tanner Cook who'd been attempting to play a prank on Colie. At a June 6 pre-trial hearing in Loudoun Circuit Court, Adam C. Pouilliard, a Loudoun County deputy public defender, argued allowing jurors to know Colie immediately sought legal assistance after the shooting might make them think he's guilty. He noted Pamela Jones, a Loudoun County deputy commonwealth's attorney, argued at a May 3 preliminary hearing that Colie's call demonstrated he acted with malice and the shooting wasn't a hot-blooded incident. Pouilliard argued at the preliminary hearing that Colie shot in self-defense. He noted Colie retreated 32 feet with Cook and three fellow pranksters following, with two filming the interaction." [Loudon Times-Mirror, [7/12/23](#)]

- **Colie joined USCCA less than two weeks before the shooting and had the group's phone number on speed dial.** "At the July 6 hearing, Assistant Commonwealth's Attorney Eden B. Holmes told Judge Matthew Parke Snow

that prosecutors weren't trying to infer Colie was guilty because he called the association. But she said it was information jurors need to know if Colie asserts he shot in self-defense. 'This is a case that will largely turn on self-defense,' Holmes said. 'The fact that he only joined the USCCA potentially two weeks before the incident is definitely highly relevant and the first thing he does is call the organization is highly relevant.'... At the July 6 hearing, Detective Katie K. Mitchell of the county Sheriff's Office testified Colie became a platinum member of the association on March 21 and had the group's number programmed into his phone. The group's website says it offers a 'bulletproof guarantee' of legal, mental, and physical preparation in the event of a shooting including 'self-defense liability insurance.' Mitchell testified platinum membership, which costs between \$399 and \$468 annually, includes 'unlimited defense spending,' choice of an attorney, and up to \$2 million in annual payments to victims." [Loudon Times-Mirror, [7/12/23](#)]

July 2023: Jurors in the case were not allowed to hear about Colie's phone call to USCCA. "If the case of the man who said he shot an unarmed YouTube prankster in self-defense at the Dulles Town Center mall in Sterling goes to trial, jurors are unlikely to hear he immediately called a gun rights group after the shooting. Loudoun Circuit Judge Matthew Parke Snow on July 20 ruled jurors can't hear about Alan Walter Colie calling the United States Concealed Carry Association moments after shooting Tanner Cook on April 2." [Loudon Times-Mirror, [7/20/23](#)]

January 2024: USCCA accused competitors of spreading "misinformation" about the case and said that it "has never dropped coverage or denied the member's claim:" and "maintains its unwavering support of his self-defense case." "The U.S. Concealed Carry Association (USCCA) is setting the record straight regarding recent misinformation pushed by some online as it pertains to one of its members. The USCCA is committed to ensuring the marketplace and its consumers have the most accurate information. With an unwavering commitment to member privacy, the organization obtained explicit approval from its member Alan Colie before publicly addressing specific details about his case. Mr. Colie has been involved in a publicized legal matter in the Commonwealth of Virginia. Though he was found not guilty of the most serious charges, it remains an ongoing legal matter, which is why the USCCA generally does not comment on cases involving its members. But contrary to misinformation spread by competitors, the USCCA is making clear that it has never dropped coverage or denied the member's claim, and offers its members the opportunity to choose the qualified attorney they believe will best represent them. This position was affirmed by Mr. Colie today as the USCCA maintains its unwavering support of his self-defense case." [USCCA Press Release, [1/26/24](#)]

Louisiana Walmart Parking Lot Shooting

October 2019: Louisiana resident Kayla Giles sued USCCA for dropping her coverage after she shot and killed her estranged husband in a Walmart parking lot. "Kayla Giles, the woman accused of fatally shooting her husband last year in an Alexandria Walmart parking lot, has filed a civil lawsuit against two companies after payouts on an insurance policy stopped. The lawsuit was filed in the U.S. District Court's Western District of Louisiana in Alexandria on Sept. 6 by attorney Rocky Willson of Alexandria. Giles has been in the Rapides Parish Detention Center since her arrest on Sept. 8, 2018, the day she allegedly shot her estranged husband, Thomas Coutee Jr. The two, going through a divorce, had met in the Walmart parking lot on Coliseum Boulevard for a child exchange so that Coutee's two stepdaughters could attend the second birthday party of the couple's daughter. But, after the girls were inside Coutee's truck, he was shot in the chest with a Ruger LCP .380 pistol that Giles had bought 12 days earlier from an Academy Sports store in Dallas, according to testimony from an Oct. 22, 2018, hearing." [Daily Town Talk (Alexandria, La.), 10/20/19]

Giles purchased the gun and a USCCA membership with a \$1M insurance policy 12 days before shooting her husband. "Previous testimony in the criminal case revealed that Giles purchased a Ruger LCP .380 pistol from an Academy Sports store in Dallas 12 days before the shooting. At the same time, she bought a self-defense liability insurance policy from United Specialty Insurance Company, through Delta Defense Inc., that insured her as a platinum member of the United States Concealed Carry Association, Inc. The policy, which carried \$1 million in coverage, covered criminal defense fees up to \$150,000, according to Giles' lawsuit." [Daily Town Talk (Alexandria, La.), 9/27/20]

Giles claimed she shot her husband in self-defense. "Giles' criminal defense attorney, George Higgins III ... has said he intends to argue that Giles acted in self defense in shooting Coutee." [Daily Town Talk (Alexandria, La.), 9/27/20]

January 2022: Giles was convicted of second-degree murder after a jury rejected her defense that she shot her husband in self-defense. "Kayla Giles was found guilty Jan. 29 in the 2018 shooting death of her husband.... Giles had no visible reaction when she was found guilty of second-degree murder and obstruction of justice in the Sept. 8, 2018, killing of estranged husband Thomas Coutee Jr., 30. The verdict came on the afternoon of Giles' 35th birthday after four days of jury selection, five days of testimony and a morning of closing arguments.... The mandatory penalty in Louisiana for second-degree murder is life in prison without

possibility of parole, probation or suspension of sentence." [Daily Town Talk (Alexandria, La.), 2/9/22]

March 2022: A federal judge dismissed Giles lawsuit against Delta Defense and United Specialty Insurance Co. "A federal judge dismissed Kayla Giles' claim against two companies that decided her self-defense claim in the fatal shooting of her husband wasn't covered under a policy she had purchased. U.S. District Judge Dee Drell issued his ruling on Tuesday. He dismissed Giles' case against Delta Defense LLC with prejudice, meaning Giles cannot revive that claim later. But he dismissed claims against United Specialty Insurance Co. without prejudice, writing that she could pursue them again if her conviction is reversed on grounds of self-defense." [Daily Town Talk (Alexandria, La.), 3/11/22]

- **Giles called USCCA immediately after the shooting.** "The prosecution told jurors Giles' 911 call lasted 13 seconds, and the call to the insurance company lasted just over three minutes. While Giles did receive an initial \$50,000 payment so she could retain an attorney, the insurance company soon halted further payment. Drell's ruling states that decision was made after Giles' first defense attorney, Paul Carmouche, turned over to the insurance company the evidence he'd received from the state in the discovery process. The company reviewed it and ruled the policy did not apply. Delta had claimed during previous filings that it is not an insurance company, but an intermediary that provides coverage to USCCA members. Because of that, it insisted United should be the party in the lawsuit – not it." [Daily Town Talk (Alexandria, La.), 3/11/22]

June 2023: Attorneys on Retainer, which sells legal services targeted to gun owners, published an article arguing that the Giles case demonstrated the pitfalls of insurance programs like the one offered to USCCA members because entering a plea deal risked invalidating coverage. "It is also very important to note that because Ms. Giles was found guilty at trial, she had no legal recourse against USCCA or Delta Dental (sic). This would also be true in over 95% of cases that resolve with a plea bargain. Consider that an insurance company could simply decline coverage in all cases and be legally correct in over 95% of the cases. This fact provides a strong incentive for the insurance company to decline coverage if the defense looks to be expensive. It also provides a strong financial incentive for the person in such a position not to accept a favorable plea and lose any chance of making a claim against the insurance company that declined the coverage.... The Kayla Giles case serves as a stark example of why trusting your freedom to an insurance company is a risky proposition. In addition to the countless exclusions that allow insurance companies to deny coverage, the over 95% chance of a plea

resolution forecloses any chance to recoup damages against the insurance company that wrongly denied coverage." [Attorneys on Retainer, [6/28/23](#)]

December 2023: USCCA CEO Tim Schmidt released a video responding to online critics who claimed that USCCA will drop customers if they are charged with a crime. 'They Are LYING To You (USCCA CEO Confronts Deceptive Claims).' [USCCA YouTube, [12/22/23](#)]

- **Schmidt: "Tens of millions of dollars of legal fees have been paid out on behalf of USCCA members ... charged with everything from brandishing to murder."** "Tens of millions of dollars of legal fees have been paid out on behalf of USCCA members. I mean we've added this unique benefit in the first place because Good Guys wouldn't get through the legal system until after a long and very expensive legal battle. That's also why the self-defense liability insurance policy includes no limit on defense expenses. But is there ever a situation where the insurance company could decide to not cover a claim? Well, rather than focus on the truth that thousands of people have been charged with everything from brandishing to murder and have had coverage because of their status as USCCA members. Oh no, instead our detractors like to focus on the few rare occasions where a claim was not covered, so I'd like to set the record straight on how that works." [USCCA YouTube, [12/22/23](#)]
- **Schmidt: "There was a time when it became very, very clear, and I mean perfectly clear, that a member had committed premeditated murder."** "The massive checks involved with helping innocent people defend themselves in court are some of the happiest moments of our professional lives. But here's the other side of the coin: The insurance company is required by law to not cover someone if it's 100% crystal clear that they did not act in self-defense in any way. Now, most of the time this can only happen with that final unappealable criminal conviction. Until then, until that moment, they are fighting alongside you with the assumption that you're innocent until proven guilty. There was a time when it became very, very clear, and I mean perfectly clear, that a member had committed premeditated murder. In fact, after originally paying a \$50,000 retainer to the attorneys of Kayla Giles, evidence including internet search history, witness testimony, attempts by Kayla to hide evidence and surveillance footage was turned over that overwhelmingly demonstrated that this was an act of premeditated murder. Kayla lost in court after a jury quickly determined that she murdered her husband, and just so the timeline is clear it is public record that Kayla Giles sued the insurance company during her criminal trial for terminating her coverage. That case was dismissed, and it demonstrates an important point that you need to

understand an insurance policy is a legal contract and the USA's insurer is legally bound in a unilateral, aleatory way to provide you with the coverage that we said we would." [USCCA YouTube, [12/22/23](#)]

Giles has appealed her criminal conviction to the Louisiana Supreme Court, which was scheduled to hear the case in December 2024. "The attorney for convicted murderer Kayla Giles will argue her case before the Louisiana Supreme Court on Dec. 9. Giles was convicted of second-degree murder and obstruction of justice on Jan. 29, 2022, in the 2018 shooting death of her estranged husband, 30-year-old Thomas Coutee Jr. She is serving a sentence of life plus 30 years. She claimed during her high-profile trial that she was acting in self-defense when she shot Coutee once in his chest while the two were in the Coliseum Boulevard Walmart in Alexandria for a child swap on Sept. 8, 2018. It was their daughter's second birthday, and Coutee was picking up Giles' other two daughters so they could attend the birthday party." [The Town Talk, 10/31/24]

Wall Street Journal: "Prosecutors have cited instances when defendants have purchased self-defense insurance before committing crimes. Such was the case with Kayla Jean Giles Coutee" "Prosecutors have cited instances when defendants have purchased self-defense insurance before committing crimes. Such was the case with Kayla Jean Giles Coutee, a Louisiana mother in a contentious custody dispute with her estranged husband, Thomas Coutee, Jr. Giles Coutee bought a gun on Aug. 27, 2018, and that same day also signed up for insurance from USCCA—getting its midlevel platinum plan, which at the time offered up to \$150,000 in criminal-defense expense. She had researched self-defense insurance online and also messaged a friend saying she'd deleted her social-media accounts, could make the news and might need a fundraiser for bail money, court records show. Twelve days after getting the gun and insurance, she met Coutee in a Walmart parking lot in Alexandria, La., to hand off two of her children. Giles Coutee pulled out a gun while sitting in her car and shot her estranged husband in the chest. He died. She alleged that Coutee jerked open her car door, she feared for her life and shot him in self-defense, according to court documents. While still at the scene, Giles Coutee contacted USCCA to report the incident. USCCA's insurer at the time initially paid a \$50,000 retainer for Giles' criminal defense attorney. But after a fuller review, the insurer denied the claim, saying the matter didn't involve an act of self-defense. Giles Coutee filed a lawsuit to receive the remaining \$100,000 in criminal-defense funding. The lawsuit was dismissed after she was found guilty of second-degree murder and obstruction of justice. She received a life sentence plus 30 years. Her conviction is on appeal to the Louisiana Supreme Court. USCCA was criticized by industry rivals and some in the gun-owner community for dropping Giles Coutee. 'People felt like it really wasn't insurance, and they were misleading people,' said

Rocky Willson, one of Giles Coutee's attorneys. 'Out of thousands of cases, this was the only one in company history in which coverage was withdrawn during trial,' USCCA said." [Wall Street Journal, [5/11/25](#)]

June 2025: The Louisiana Supreme Court reversed Giles' murder conviction, finding fault with instructions given to the jury regarding the state's "stand your ground" law, but upheld her conviction for obstruction of justice. "The Louisiana Supreme Court has vacated and reversed the 2022 murder conviction and sentence of Kayla Giles, finding fault with the instructions given to the jury surrounding the state's 'stand your ground' law. But the decision wasn't unanimous and didn't immediately change her obstruction of justice conviction and 30-year sentence. Giles was arrested after shooting her estranged husband, Thomas Coutee Jr., in the Alexandria Walmart parking lot on Sept. 8, 2018, during a child exchange. Coutee died at the scene, and Giles claimed she was acting in self defense." [The Town Talk, 06/27/25]

Court: Jury instructions "constitute reversible error." "In the decision published Friday, the court said it found those jury instructions 'constitute reversible error.' Because of that, court didn't address any other errors alleged by Giles' defense. The opinion stated it 'bears emphasis' that Giles and Coutee were in the middle of a contentious divorce and child custody dispute over their daughter, who turned 2 on the day of the shooting. The day before the shooting, Giles had been served with papers about a new hearing in that custody fight. It recounts how Giles repeatedly told dispatchers, first responders and investigators that she fired the gun from the driver's seat in her vehicle after Coutee opened her door. And it states that surveillance video captured from a nearby Sonic restaurant 'tends to verify' that Giles already was inside her vehicle when Coutee opened her door. The decision of the Third Circuit Court of Appeal to uphold Giles' sentence and conviction 'seriously undermines both our state's 'stand your ground' laws and our citizen's Second Amendment rights,' reads the opinion." [The Town Talk, 06/27/25]

November 2025: An appeals court upheld Giles' obstruction of justice conviction and 30-year prison sentence, but the case was expected to return to the Supreme Court. "Kayla Giles' obstruction of justice conviction and 30-year prison sentence have been upheld by the 3rd Circuit Court of Appeal, although it's likely that decision will be appealed to the Louisiana Supreme Court. The court's decision was released on Wednesday, less than a week after a motion to add a trio of Arizona attorneys to Giles' defense was granted by 9th Judicial District Court Judge Greg Beard. Giles faces retrial on a charge of second-degree murder in the 2018 shooting death of her estranged husband, Thomas Coutee Jr., after the state Supreme Court in June overturned her 2022 conviction and life sentence. It let the obstruction conviction and sentence stand, but instructed the appellate court to

look at the issue again and decide if the sentence was too excessive." [The Town Talk, 11/21/25]

The state is re-trying Giles for murder, with a status conference in the case scheduled for February 2025. "When the Louisiana Attorney General's Office said it would retry Giles, Beard revived a gag order that had been in effect not long after her arrest and throughout her trial. The retrial has been put on hold by Beard while awaiting the final outcome with the obstruction issue. A status conference is set for Feb. 4." [The Town Talk, 11/21/25]

Florida Shooting

Wall Street Journal: Florida property owner Joshua Huston "camped out with his AR-15 rifle ... hoping to catch the person who had been stealing from" his property. "Just after 2 a.m. on a November night, police were called to the home of Joshua Huston to respond to a shooting. Huston had camped out with his AR-15 rifle on a lot he owned next to his Florida home, hoping to catch the person who had been stealing from the property. He says he was startled awake by a man a few feet away. The man, holding something shiny, started yelling. Fearing for his life, Huston fired several times. The intruder ran away, bleeding." [Wall Street Journal, [5/11/25](#)]

WSJ: After shooting a man, Huston called USCCA. "What happened next shows the benefits—and pitfalls—of a fast-growing insurance market catering to gun owners who want protection if they kill or injure in self-defense. Rushing back to his house, Huston followed the directions on a 'Post Incident' card from the U.S. Concealed Carry Association. While he called 911, his wife was on the company's 24-hour hotline." [Wall Street Journal, [5/11/25](#)]

WSJ: A USCCA attorney initially advised Huston to plead guilty to a lesser charge, but Huston found a new lawyer who got the case dismissed. "Within an hour, a USCCA attorney called to represent him. But after Huston was arrested and charged with attempted murder, he says the USCCA lawyer told him the case was a difficult one and advised him to plead guilty to a lesser charge. He went out and found a new lawyer, who got the charges dismissed. Even though USCCA also paid for the new lawyer, Huston quit his membership shortly after the two-year legal saga ended. 'I knew I was innocent—there was no way I was going to take a guilty plea,' said Huston, a 49-year old disabled Air Force veteran." [Wall Street Journal, [5/11/25](#)]

WSJ: "USCCA said members have the right to choose their own lawyers." "As for the case involving Huston, the Florida homeowner, USCCA said members have the

right to choose their own lawyers, and 'in Joshua's case, he exercised that right by selecting new counsel.' USCCA said it couldn't comment on any conversations between Huston and the first lawyer, but said plea deals by members charged with a crime are 'extremely rare.'" [Wall Street Journal, [5/11/25](#)]

WSJ: The man Huston shot "was homeless and had a criminal record, claimed he had yelled 'don't shoot' and was turning away at the time Huston shot him." "In the Florida case, the man shot by Huston in his lot survived. The man, who was homeless and had a criminal record, claimed he had yelled 'don't shoot' and was turning away at the time Huston shot him. The police seemed to buy his side of the story." [Wall Street Journal, [5/11/25](#)]

WSJ: The shooting victim sued and eventually settled with USCCA. "Not long after the November 2022 shooting the man sued Huston and USCCA for damages. Huston, who was sure he shot in self-defense, says he was shocked that his USCCA-recommended lawyer suggested he plead guilty to attempted manslaughter, a felony. According to USCCA's policy that would have ended his coverage. 'I would have owed the money back for the \$10,000 bond, and all the legal fees, and the civil lawsuit as well,' Huston says. 'It wasn't right.' USCCA's insurer rebuffed his request for a new lawyer, saying it was still investigating his claim, but later relented. The new attorney filed a motion to dismiss the charges based on Florida's so-called stand your ground law. In December 2024, a judge agreed and dismissed the case. USCCA said its insurer settled the civil suit on undisclosed terms, on the recommendation of Huston's attorney. Huston wouldn't provide details except that 'it's a lot of money for this guy.'" [Wall Street Journal, [5/11/25](#)]

Wisconsin Taser Incident

WSJ: "A case involving a USCCA member in Wisconsin shows how self-defense coverage can affect the criminal-justice system." [Wall Street Journal, [5/11/25](#)]

WSJ: A USCCA member working as a security guard at a Wisconsin bar faced criminal charges after allegedly beating up another man in 2019. "Stanley Scott was allegedly beaten up, stunned with a Taser and handcuffed outside a Madison, Wis., bar by two men in 2019, following an altercation, according to police reports and court filings. Both men were charged criminally. One of the alleged assailants, a security guard at the bar with a criminal record, was a USCCA member." [Wall Street Journal, [5/11/25](#)]

WSJ: The security guard's lawyer pointed out to the victim that USCCA would not pay out a civil settlement if the guard were convicted of a crime. "Months

after the incident, the guard allegedly told a friend of the victim that Scott was lucky he was only shot with a Taser and said a court case stemming from the incident 'ain't costing me no money,' according to a police report. The security guard's lawyer denies his client said that and says he had a strong self-defense case. But the lawyer also says he mentioned the USCCA insurance to Scott's attorney, pointing out that if the security guard were convicted, the insurer per its policy wouldn't pay any settlement in the civil case." [Wall Street Journal, [5/11/25](#)]

WSJ: After the charges were dropped, USCCA paid a six-figure settlement.
"This guy has no assets and my client would like to be financially compensated," said Scott's attorney, Jeff Scott Olson, who says he asked prosecutors to drop charges against the security guard. They did. Nearly three years after the altercation, Scott filed a civil lawsuit seeking damages. USCCA's insurer paid a confidential settlement, said Olson, who said it was 'into six figures.'" [Wall Street Journal, [5/11/25](#)]

WSJ: "Was it sort of a back channel way to resolve a case?" said the security guard's attorney, Mark Maciolek, who was paid by USCCA. 'Sure.' " "Was it sort of a back channel way to resolve a case?" said the security guard's attorney, Mark Maciolek, who was paid by USCCA. 'Sure.' Dane County District Attorney Ismael Ozanne said the man's potential insurance was brought up, but the main reason for the dismissal was video evidence showing no criminal conduct. The other defendant pleaded guilty to false imprisonment and received three years' probation. USCCA said criminal-defense decisions 'are left entirely to the member and their defense attorney.'" [Wall Street Journal, [5/11/25](#)]