
SENATE BILL 6259

State of Washington

56th Legislature

2000 Regular Session

By Senators Patterson, Prentice, Shin, Eide, Heavey, Deccio, Gardner, Kohl-Welles, McAuliffe, Kline, Thibaudeau, Franklin, Bauer, Goings and Costa

Read first time . Referred to Committee on .

1 AN ACT Relating to issuing credit cards to persons under the age of
2 twenty-one; and adding a new chapter to Title 19 RCW.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 NEW SECTION. **Sec. 1.** (1)(a) A credit card issuer may not issue a
5 credit card to a minor domiciled in this state without first obtaining
6 permission to do so from the parent, guardian, or person having legal
7 custody and control of the minor.

8 (b) This subsection does not apply to the issuance of a credit card
9 to a minor who has been emancipated under chapter 13.64 RCW.

10 (2) A credit card issuer may not issue a credit card to a person
11 domiciled in this state who is eighteen, nineteen, or twenty years of
12 age unless:

13 (a) Permission is obtained from the parent or other person who
14 claimed the applicant as a dependent on their most recent federal
15 income tax return;

16 (b) The application includes a copy of the applicant's most recent
17 federal income tax return which indicates that the applicant claimed
18 their personal exemption in the computation of their own tax liability;
19 or

1 (c) The applicant, while a minor, obtained a decree of emancipation
2 under chapter 13.64 RCW.

3 (3) For the purposes of this section:

4 (a) "Credit card" means a card or device issued under an agreement
5 by which the issuer gives to a cardholder residing in this state the
6 privilege of obtaining credit from the issuer or other persons in
7 purchasing or leasing property or services, obtaining loans, or
8 otherwise.

9 (b) "Credit care issuer" means a financial institution, a lender
10 other than a financial institution, or a merchant that receives
11 applications and issues credit cards to individuals.

12 NEW SECTION. **Sec. 2.** Section 1 of this act constitutes a new
13 chapter in Title 19 RCW.

--- END ---