

SENATE BILL REPORT

ESHB 1845

As Reported By Senate Committee On:
Financial Services, Insurance & Housing, March 27, 2003

Title: An act relating to exempting bank account, social security, and credit card numbers from public disclosure.

Brief Description: Exempting bank account, social security, and credit card numbers from public disclosure.

Sponsors: House Committee on State Government (originally sponsored by Representatives Newhouse, Schual-Berke, Benson, Kirby, Linville, Moeller, Chase, Bush, Upthegrove, Veloria, McIntire, Skinner, Mielke and Rockefeller).

Brief History:

Committee Activity: Financial Services, Insurance & Housing: 3/27/03 [DPA].

SENATE COMMITTEE ON FINANCIAL SERVICES, INSURANCE & HOUSING

Majority Report: Do pass as amended.

Signed by Senators Benton, Chair; Winsley, Vice Chair; Keiser, Prentice, Roach and Zarelli.

Staff: Joanne Conrad (786-7472)

Background: Criminals sometimes have access to personal financial information. Financial fraud crimes, and identity theft are an increasing problem. Concerns exist that criminals may obtain bank account, credit card or Social Security numbers from public records. There are few legitimate reasons to allow such access to information from public records, and the ability to obtain financial account information is already limited in state law.

Summary of Amended Bill: Credit card numbers, debit card numbers, electronic check numbers, card expiration dates, or bank or other financial account numbers are exempt from public disclosure, except when disclosure is required by other law.

Amended Bill Compared to Substitute Bill: A provision regarding disclosability of Social Security numbers is removed.

Appropriation: None.

Fiscal Note: Not requested.

Effective Date: Ninety days after adjournment of session in which bill is passed.

Testimony For: This bill, as referred to committee, needs more research regarding whether it is necessary to include express provisions dealing with the disclosability of Social Security numbers. The bill is otherwise favorable.

Testimony Against: None.

Testified: Denny Eliason, WA Bankers (pro); Dave Horn, Attorney General's Office (pro).