
HOUSE BILL 1901

State of Washington

59th Legislature

2005 Regular Session

By Representatives Wallace, Hankins, Haigh, Dickerson, Hudgins, B. Sullivan, Lovick, Darneille and Chase

Read first time 02/09/2005. Referred to Committee on Financial Institutions & Insurance.

1 AN ACT Relating to credit cards; and adding a new chapter to Title
2 19 RCW.

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

4 NEW SECTION. **Sec. 1.** (1) For the purposes of this section:

5 (a) "Credit card" means a card, plate, booklet, credit card number,
6 credit card account number, or other identifying symbol, instrument, or
7 device that can be used to pay for, or to obtain, credit, goods, or
8 services.

9 (b) "Financial institution" means a bank, trust company, mutual
10 savings bank, savings and loan association, or credit union authorized
11 to do business and accept deposits in this state under state law.

12 (2) A financial institution may not mail an unsolicited credit card
13 that may be activated by a phone call to a prospective borrower. This
14 section does not prohibit a financial institution from soliciting
15 applications for credit cards from a prospective borrower. This
16 section does not prohibit a financial institution from mailing a credit
17 card to a prospective borrower who has asked in writing for the credit
18 card.

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

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