
HOUSE BILL 3292

State of Washington

59th Legislature

2006 Regular Session

By Representatives Chase and Hasegawa

Read first time 02/02/2006. Referred to Committee on Financial Institutions & Insurance.

1 AN ACT Relating to credit card-based checks; and adding a new
2 chapter to Title 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) "Credit card-based check" means a check issued by a financial
10 institution that draws on a credit card account.

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

14 (2) A financial institution may not mail unsolicited credit card-
15 based checks to a customer or a prospective borrower. This section
16 does not prohibit a financial institution from mailing credit card-
17 based checks to a customer who has asked in writing for the credit
18 card-based checks.

1 NEW SECTION. **Sec. 2.** The legislature finds that the practices
2 covered by section 1 of this act are matters vitally affecting the
3 public interest for the purpose of applying the consumer protection
4 act, chapter 19.86 RCW. A violation of section 1 of this act is not
5 reasonable in relation to the development and preservation of business
6 and is an unfair or deceptive act in trade or commerce and an unfair
7 method of competition for the purpose of applying the consumer
8 protection act, chapter 19.86 RCW.

9 NEW SECTION. **Sec. 3.** Sections 1 and 2 of this act constitute a
10 new chapter in Title 19 RCW.

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