

Bill as Introduced

HB 1547-FN - AS INTRODUCED

2010 SESSION

10-2380

05/03

HOUSE BILL ***1547-FN***

AN ACT relative to the use of consumer discount cards.

SPONSORS: Rep. Stetson, Merr 10; Rep. Kidder, Merr 1; Rep. Kurk, Hills 7

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

This bill regulates use of consumer discount cards issued by retailers.

Explanation: Matter added to current law appears in ***bold italics***.
Matter removed from current law appears [~~in brackets and struckthrough.~~]
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Ten

AN ACT relative to the use of consumer discount cards.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 New Chapter; Consumer Discount Cards. Amend RSA by inserting after RSA 359-J the
2 following new chapter:

3 CHAPTER 359-K

4 CONSUMER DISCOUNT CARDS

5 359-K:1 Definitions. In this chapter:

6 I. "Retailer" means any person who sells goods used primarily for personal, family, or
7 household purposes to a person who is not in the business of reselling such goods.

8 II. "Discount card or device" means any card or device issued by a retailer to a consumer,
9 that the consumer may use to obtain a discount when making purchases from the retailer, including,
10 but not limited to, a scanner card.

11 III. "Consumer" means an individual who is an actual or prospective purchaser of goods used
12 primarily for personal, family, or household purposes.

13 IV. "Consumer information" means information that identifies a consumer and that is
14 obtained by a retailer from the consumer's use of a discount card or device issued by the retailer in
15 the course of the retailer's business.

16 359-K:2 Prohibited and Permitted Use of Consumer Information.

17 I. No retailer who issues, or has issued, a discount card or device in this state to a consumer
18 may sell, lease, or relinquish to any other person, firm, or corporation any consumer information,
19 unless:

20 (a) The retailer provides reasonable prior written notice to the consumer.

21 (b) The retailer provides the consumer with the option, at the time the consumer applies
22 for the discount card or device or at the time the consumer receives an unsolicited discount card or
23 device, of preventing the retailer from selling, leasing, or relinquishing such information.

24 (c) The consumer does not exercise such option to prevent the retailer from selling,
25 leasing, or relinquishing such information.

26 II. Such notice shall:

27 (a) State that information identifying the consumer may be sold, leased, or relinquished
28 to other persons, firms, or corporations.

29 (b) Describe the purposes for which such information would be used.

30 (c) Include a form the consumer may use to prevent the retailer from selling, leasing, or
31 relinquishing such information.

1 III. Nothing in this section shall be construed to supersede the federal Fair Credit Reporting
2 Act, 15 U.S.C. section 1681 et seq.

3 IV. The provisions of this section do not apply to the sale, lease, or relinquishing of consumer
4 information by a retailer to another person, firm, or corporation that directly or through one or more
5 intermediaries, controls, or is controlled by, or is under common control with, such retailer.

6 V. Notwithstanding the provisions of paragraph I, a retailer may relinquish consumer
7 information to:

8 (a) A consumer reporting agency, as defined in RSA 359-B:3, VI and in 15 U.S.C. section
9 1681 et seq., provided that such information may be relinquished only if the discount card or device
10 also functions as a credit card, as defined in RSA 358-N:1;

11 (b) A person, firm, or corporation performing or providing services used for the delivery
12 of such retailer's promotional offers; or

13 (c) A person, firm, or corporation performing or providing services used for the delivery
14 of such retailer's billing statements.

15 359-K:3 Request for Social Security Numbers Prohibited. No retailer which offers a discount
16 card or device for purchases shall require that a consumer who applies for a discount card or device
17 furnish his or her social security number as a condition precedent to the application for the discount
18 card or device.

19 359-K:4 Penalty. Any violation of any provision of this chapter shall be deemed an unfair or
20 deceptive trade practice under RSA 358-A.

21 2 Effective Date. This act shall take effect January 1, 2011.

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HB 1547-FN - FISCAL NOTE

AN ACT relative to the use of consumer discount cards.

FISCAL IMPACT:

The Judicial Branch, the Department of Justice, the Judicial Council, and the New Hampshire Association of Counties state this bill may increase state and county expenditures by an indeterminable amount in FY 2011 and each year thereafter. There will be no fiscal impact on local expenditures or state, county and local revenue.

METHODOLOGY:

The Judicial Branch states this bill will add RSA 359-K to regulate the use of consumer discount cards. Per the proposed RSA 359-K:4, the penalty for violating the prohibited acts in RSA 359-K is that the act is deemed an unfair or deceptive trade practice under the Consumer Protection Act. The Branch has no information to estimate the potential volume of cases that might arise as a result of this bill. The Branch states consumer protection cases carry the potential for enforcement actions by the attorney general, criminal prosecution, and private actions with the potential of up to treble damages. A single case has the potential for the Branch to incur a fiscal impact of over \$10,000.

The Department of Justice states the authority for the Attorney General to enforce the criminal and civil penalties contained in the Consumer Protection Act will increase expenditures. Additionally, if an appeal is filed, the Department would have increased expenditures. The Department has no information to estimate how many cases would be prosecuted by the Department or appealed to the Supreme Court to estimate the fiscal impact.

The Judicial Council states to the extent an unspecified misdemeanor results in a misdemeanor offense where the right to counsel exists this bill may result in an indeterminable increase in general fund expenditures. The Council states if an individual is found to be indigent, the flat fee of \$275 per misdemeanor is charged by a public defender or contract attorney. If an assigned counsel attorney is used the fee is \$60 per hour with a cap of \$1,400 for a misdemeanor charge. The Council also states additional costs could be incurred if an appeal is filed. The public defender, contract attorney and assigned counsel rates for Supreme Court appeals is \$2,000 per case, with many assigned counsel attorneys seeking permission to exceed

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the fee cap. Requests to exceed the fee cap are seldom granted. Finally, expenditures would increase if services other than counsel are requested and approved by the court during the defense of a case or during an appeal.

The New Hampshire Association of Counties states to the extent an individual is prosecuted, convicted, and sentenced to incarceration, the counties may have increased expenditures. The Association is unable to determine the number of individuals who might be detained or incarcerated as a result of this bill. The average cost to incarcerate an individual in a county facility is \$35,342 a year.

Speakers

Hearing Minutes

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

PUBLIC HEARING ON HB 1547-FN

BILL TITLE: relative to the use of consumer discount cards.

DATE: January 7, 2010

LOB ROOM: 3024RM#; Time Public Hearing Called to Order:

Time Adjourned:

0905 /
0931

(please circle if present)

Committee Members: Reps. Butler, DeStefano, Kopka, McEachern, Hammond, Nord,
Winters, Meader, Gidge, Schlachman, D. Eaton, Hunt, Quandt, Belanger, D. Flanders, R.
Holden, Dowling, Headd, Nevins and Palfrey KRANS

Bill Sponsors: Reps. Stetson, Kidder and Kurk

TESTIMONY

* Use asterisk if written testimony and/or amendments are submitted.

Rep Stetson - introduced Bill - Bill Deals
with sale of information collected on consumer
discount cards -

Follows CT Bill and includes ~~Repeals~~ FIX IT
To the CT Bill -

Believes Fiscal not a bit High for NH
Other states do have similar bills but he
prefers CT which with a Rhode Island input.

Q Headd - what were the problems you
saw were fixed in the CT Bill -

A - concerned the sale of information -
and social security #s.

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

PUBLIC HEARING ON HB 1547-FN

BILL TITLE: relative to the use of consumer discount cards.

DATE: January 7, 2010

LOB ROOM: 302 **Time Public Hearing Called to Order:** 9:05 am

Time Adjourned: 9:31 am

(please circle if present)

Committee Members: Reps. Butler, DeStefano, Kopka, McEachern, Hammond, Nord, Winters, Meader, Gidge, Schlachman, B. Estep, Hunt, Quandt, Belanger, D. Flanders, R. Holden, Dowling, Headd, Nevins and Palfrey. KEANS

Bill Sponsors: Reps. Stetson, Kidder and Kurk

TESTIMONY

* Use asterisk if written testimony and/or amendments are submitted.

Rep. William Stetson, co-sponsor – Introduced bill. Bill deals with sale of information collected on consumer discount cards. Follows Connecticut bill and includes fix-it to the CT bill. Believe fiscal not a bit high for New Hampshire; other states do have similar bills but he prefers CT which with a Rhode Island input.

Q: Rep. Jim Headd – What were the problems you say were fixed in the CT bill?

A: Concerned the sale of information and social security numbers.

Q: Rep. Jill Hammond – What happens to consumer cards that are transferred in sale of one company to another; does information on cards go too?

A: Yes.

Q: Rep. Susi Nord – Is this compatible to other states?

A: Yes.

Q: Rep. Chris Nevins – On disclosure forms are we assuming people will peruse the form; people will opt in?

A: New Hampshire has no law right now.

Q: How about federal law?

A: These cards are exempt from federal law.

Q: Rep. Sandra Keans – Concerned about retro activity; does some company already sell this information; can we stop it?

A: Yes we can.

Q: Rep. David Palfrey – I've not encountered any problems, have you?

A: Yes, I have personally and the person who asked me to ???; we just got unsolicited information in the mail.

Richard Head, Attorney General's Office – Attorney General supports the bill; supports disclosure and says leave it up to the consumer to opt in or out of necessary coupons and other information; third part of bill prohibits the use or misuse of social security information. Social security very helpful to criminals who buy them.

Q: Rep. Nord – Could you walk me through the language – opt out/in?

A: RSA 359k:2IT-C.

Q: Rep. Hammond – Roman numeral I – does language need to be reworked?

A: I agree – language is contradictory and needs to be re-written.

Curtis J. Barry, Retail Merchants Association – Takes no position on bill. His retailers don't sell or give information away and they also don't ask for social security numbers.

Stuart Trachy, NH Grocers Association – Takes no position on bill. Cards are useful to the consumers, but have some concerns – if a product is recalled we should be allowed to use information to notify consumers. Information could be shared with law enforcement if someone wrote a bad check. Do not want this prohibited.

Q: Rep. Donna Schlachman - Doesn't law enforcement already have right to store information?

A: No.

Respectfully Submitted:



Rep. James F. Headd, Clerk

Q Hammond - what happens to consumer cards that are transferred in side of one company to another - does info on cards go to

A yes.

Q Novak - so just computer to other states -

A yes -

Q Nevins - on disclosure forms are we assuming people will read the form - people ~~will~~ will opt in -

A - NH has no law right now

Q News - How about Federal law

A - these cards are exempted from Fed law -

Q Kearnes - concerned about retro activity - does some copy already sellly info - can we stop it

A - yes we can

Q Palmer - I've not encountered any problems - how do you

A - yes I have personally in the person who asked me to do we got unanticipated answer from

Richard Head - ~~can~~ At Gen. supports the Bill -

supports disclosure - all eyes leave it up to the consumer to opt in or out of recovery coupons and other stuff 3rd part of bill prohibits the use or misuse of Social Security info - S.S. very helpful to criminal who buy them.

Q Nord - could you walk me through the language - opt out / in

A. RES 359K : 2 FI-C =

Q Hamm - Roman I don't language need to be reworked -

A - I agree - language is contradictory and needs to be re-worked

3

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CURTIS BARRY - Represents Retail Merchants Assoc - Takes no position on bill.

A - his retailers don't sell or give info away - at all. Also don't ask for Social Sec #

info is like gold to members so they have no interest in selling info to a competitor -

* STUART TRACY - NH Grocers Assoc. Takes no position.

CARDS are useful to the consumer but have some ~~concerns~~ concerns -

~~if~~ IF a product is recalled - we should be allowed to use info to notify consumer.

Info could be shared with law enforcement if someone wrote a bad check do not want this prohibited -

Q. Collection - doesn't law enforcement already have right to store info - properly - no.

Sub-Committee Actions

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

SUBCOMMITTEE WORK SESSION ON HB 1547-FN

BILL TITLE: relative to the use of consumer discount cards.

DATE: 1-25-10

Subcommittee Members: Reps. Nord, Palfrey

Comments and Recommendations:

Amendments:

Sponsor: Rep.	OLS Document #:
Sponsor: Rep.	OLS Document #:
Sponsor: Rep.	OLS Document #:

Motions: OTP, OTP/A, ITL, Retained (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote:

Motions: OTP, OTP/A, ITL, Retained, Interim Study (Please circle one.)

Moved by Rep. Nord

Seconded by Rep. Palfrey

Vote: 2-0

Respectfully submitted,

Rep. Susi Nord
Subcommittee Chairman/Clerk

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

SUBCOMMITTEE WORK SESSION ON HB 1547-FN

BILL TITLE: relative to the use of consumer discount cards.

DATE: 1-25-10

Subcommittee Members: Reps. Nord Palfrey

Comments and Recommendations:

Amendments:

Sponsor: Rep.	OLS Document #:
Sponsor: Rep.	OLS Document #:
Sponsor: Rep.	OLS Document #:

Motions: OTP, OTP/A, ITL, Retained (Please circle one.)

Moved by Rep. [Interim Study]

Seconded by Rep.

Vote:

Motions: OTP, OTP/A, ITL, Retained (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote:

Respectfully submitted,

Rep. ~~(Type NAME)~~
Subcommittee Chairman/Clerk

Suzi Nord

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS
SUBCOMMITTEE WORK SESSION ON HB 1547

BILL TITLE: relative to the use of consumer discount cards.

DATE: October 5, 2010

Subcommittee Members: Reps. McEachern, Nord, and Palfrey

Comments and Recommendations:

Amendments:

Sponsor: Rep.	OLS Document #:
Sponsor: Rep.	OLS Document #:
Sponsor: Rep.	OLS Document #:

Motions: Recommended or Not Recommended for Future Legislation (Please circle one.)

Moved by Rep. Nord

Seconded by Rep. Palfrey

Vote: 3-0

Motions: Recommended or Not Recommended for Future Legislation (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote:

Respectfully submitted,

Rep. Paul McEachern
Subcommittee Chairman/Clerk

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

SUBCOMMITTEE WORK SESSION ON HB 1547

BILL TITLE: relative to the use of consumer discount cards.

DATE: October 5, 2010

Subcommittee Members: Reps. McEachern, *Nord, Palfrey*

Comments and Recommendations:

Amendments:

Sponsor: Rep.	OLS Document #:
Sponsor: Rep.	OLS Document #:
Sponsor: Rep.	OLS Document #:

Motions: Recommended or Not Recommended for Future Legislation (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote:

the concept

Motions: Recommended or Not Recommended for Future Legislation (Please circle one.)

Moved by Rep. *Nord 1*

Seconded by Rep. *Palfrey*

Vote: *3-0*

Respectfully submitted,

Rep. *PAUL MCEACHERN*
Subcommittee Chairman/Clerk



Sub-Committee Minutes

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

SUBCOMMITTEE WORK SESSION ON hb1547-fn

BILL TITLE: relative to the use of consumer discount cards.

DATE: 1-12-10

Subcommittee Members: Reps. Nord, Palfrey, Hammond

Comments and Recommendations: Discussed SS # issues; AG's office to tweak. Discussed opt-in vs. opt-out; committee leaned toward opt-out. AG's office will offer improved language. Will meet again soon.

Amendments:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Motions: OTP, OTP/A, ITL, Retained (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote:

Motions: OTP, OTP/A, ITL, Retained (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote:

Respectfully submitted,

Rep. Susi Nord
Subcommittee Chairman/Clerk

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

SUBCOMMITTEE WORK SESSION ON HB 1547-FN

BILL TITLE: relative to the use of consumer discount cards.

DATE: 1-12-10

Subcommittee Members: Reps.

Comments and Recommendations:

Amendments:

Sponsor: Rep.

OLS Document #:

Sponsor: Rep.

OLS Document #:

Sponsor: Rep.

OLS Document #:

Motions: OTP, OTP/A, ITL, Retained (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote:

discussed SSX issues,
→ AG's office to tweak.

- discussed opt-in vs opt-out
→ committee leaned towards
opt-out

Motions: OTP, OTP/A, ITL, Retained (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote:

- AG's office will offer
improved language

- will meet again soon.

Respectfully submitted,

Rep. {Type NAME}
Subcommittee Chairman/Clerk

HB 1547 SUB COMMITTEE

Curtis J. Barry	C.BARRY@REPORTGROUP.COM
Stuart Trachy	STRACHY@201.COM
Kathy Veracco	KVERACCO@SHEEHAN.COM
Christina Thornton	CTHORNTON@NH BANKERS.COM
Jooi Grimbilas	JGRIMBILAS@BIANCOPA.COM
William Stetsor	WILLIAM.STETSOR@LEG.STATE.NH.US

Testimony

359-K:2 Prohibited and Permitted Use of Consumer Information.

I. No retailer who issues a discount card or device in this state to a consumer may sell, lease, or relinquish to any other person, firm, or corporation any consumer information, unless:

(a) at the time the consumer applies for the discount card or device or at the time the consumer receives an unsolicited discount card or device, the retailer provides the consumer with written notice of the retailer's intention to sell, lease, or relinquish such consumer information, and,

(b) the consumer is given the option of preventing the retailer from selling, leasing, or relinquishing such information.

This provision shall not apply if the discount card is used in conjunction with another product that is governed by federal law that authorizes the merchant to request social security numbers in conjunction with an application.

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SS# - needs tweak



HB1547

Owner Advantage Rewards™

Every Purchase Earns You Rewards



Owner Advantage Rewards is our way of thanking you each time you purchase parts or service from a participating dealership.

Owner Advantage Rewards members receive:

- \$10 enrollment bonus toward a future parts or service purchase
- 5% credit on all parts and service purchases that can be applied toward future service visits
- Rewards on every vehicle in your household, no matter what make or model
- Special complimentary oil change offers*

*Taxes extra. Disposal fee not included in some locations. See Service Advisor for details.

- [Click here for program terms and conditions](#)

How to start earning rewards:

- Visit a [participating Dealer](#) today and ask the Service Advisor for details

Rewards for You and All Vehicles in Your Household

All parts and service purchases earn you rewards toward a future service visit.

To see complete details of Service Coupons offers use the "print coupon" function. Print details include expiration date and other disclaimer information.

*Joint program
Exception
Needed*

**Owner Advantage Rewards™ Program Terms and Conditions
General Information**

The Owner Advantage Rewards Program (the "Program") is brought to you by Ford Motor Company ("Ford") and the Ford or Lincoln Mercury Dealership named on your membership card ("your Dealer"). *

When you pay for vehicle parts and service at your Dealer, the Owner Advantage Rewards Program allows you to earn a percentage of your out-of-pocket spending toward future parts and service purchases ("Base Service Rewards"). When you purchase a new or Certified Pre-Owned Ford, Lincoln or Mercury vehicle, you may earn rewards toward a future purchase of a new Ford, Lincoln or Mercury vehicle ("Base Sales Rewards"). When you purchase a new or Certified Pre-Owned vehicle or purchase an oil change, you may earn credits that may be accumulated and redeemed for a complimentary oil change ("Base Oil Change Rewards"). From time to time, Ford may offer you additional benefits and rewards.

Your membership is valid only at your Dealer. Base Service Rewards, Base Oil Change Rewards and Base Sales Rewards (collectively, "Base Rewards") may only be earned and redeemed at your Dealer. From time to time, Ford may offer you additional benefits that may be available at any Ford Dealer that participates in the Owner Advantage Rewards Program. You may have memberships at more than one Dealership. Membership and benefits shall be considered void where prohibited by law. Taxes apply where required by law. Ford assumes no liability for any member's participation that contravenes the laws or regulations of his or her state. Your membership is subject to present and future program rules.

Membership

Membership in the Program at your Dealer ("Membership") is open to U.S. residents (excluding U.S. territories) who are 18 years of age or older. By enrolling in the Program, you represent that you are 18 years of age or older. Employees of the Dealership are not eligible for membership. Your Dealer or Ford may waive the exclusions described herein in general or on a case-by-case basis at their sole discretion.

All individuals within a household as defined by the Program may share one membership. "Household" is defined as individuals who are spouses, domestic partners, siblings, parents or children of the household's primary member and who live at the primary member's address. "Primary Member" is defined as the individual in the household who enrolls the household or, in some cases, the member who has been pre-assigned as the primary member by Ford. All individuals within the household accrue and redeem in the same account ("Account"). Each individual may belong to only one household. Membership and Program benefits are not transferable to individuals outside the household. Membership is not available to corporations, organizations, fleet, or legal entities. Ford or your Dealer may, at their sole discretion and at any time, determine which individuals, vehicles or addresses constitute a household, and Ford may combine or separate accounts or separate individuals into multiple accounts at any time and at its sole discretion. Ford and your Dealer are not responsible or liable for disputes regarding the eligibility of a person to redeem rewards from an account.

Earning Rewards

As a member of the Program, you may earn Base Service Rewards, which are a percentage reward on the amount you pay for qualifying parts and services purchases at your Dealer, rounded down to the nearest penny. Your Dealer may choose not to allow Base Rewards to be earned or redeemed for parts purchases. You may also earn Base Oil Change Rewards. You earn credits when you purchase an oil change.

Once you receive a number of credits specified by your Dealer, you may redeem the credits for a complimentary oil change. You may also earn Base Oil Change Rewards by purchasing a new or Certified Pre-Owned Ford, Lincoln or Mercury vehicle.

As a member of the Program, your Dealer may, at its sole discretion, choose to allow you to earn Base Sales Rewards when you purchase a new or Certified Pre-Owned Ford, Lincoln or Mercury vehicle. Base Sales Rewards are discounts off future purchases of new Ford, Lincoln and Mercury vehicles. Base Sales Rewards are not earned on purchases of vehicles through a Ford employee, Partner Recognition, or dealership employee plan. Furthermore, participants of aforementioned employee programs should see the Dealer for additional details and limitations. Base Rewards may be earned or redeemed only when you show government-issued picture identification and your Owner Advantage Rewards membership card ("Membership Card") at the time of payment at your Dealer. The person who pays for a purchase designates the account into which Base Rewards will accrue. Your Dealer, not Ford, is responsible for delivering the Base Rewards described in this document. Ford does not have any liability or obligation with regard to Base Rewards issued by your Dealer.

No adjustments that would increase your account balances will be made after payment is made in full, the service or vehicle sale is complete, or the vehicle or part is delivered, whichever occurs first. Reward calculations are based upon dollars paid at checkout on eligible purchases. Eligible purchases do not include program rewards, any other deductions to the amount directly paid by you, sales tax, state fees, warranty repairs, body shop repairs, fleet or wholesale purchases, or other charges determined from time to time by Ford or your Dealer at their sole discretion. In certain cases, you may be required to pay a minimum amount directly "out-of-pocket" to earn a Base Reward. Your Membership is terminated and Base Rewards in your account expire and are forfeited when you have not earned or redeemed Base Rewards for 549 consecutive calendar days (approximately 18 months) at your Dealer. When parts are returned or an adjustment is made to a prior transaction that accrues Base Rewards, the associated Base Rewards will be deducted from your account. If the purchase of a vehicle is cancelled, no Base Rewards for that purchase will be credited to the member. Households are entitled to no more than one enrollment bonus. Base Rewards have no cash value and are nontransferable. Ford and your Dealer are not responsible for communications and account information lost due to change of address or other contact information.

Redeeming Rewards

You are eligible to redeem Base Service Rewards on eligible service transactions and parts purchases. Base Service Rewards may be used in conjunction with most other discounts or offers toward the purchase of products or services, not to exceed the purchase amount. Within one calendar year, a member may redeem a maximum of \$500 in Base Service Rewards.

You may be eligible to redeem a Dealer-specified number of Base Oil Change Reward credits for a complimentary oil change. A complimentary oil change must be of equal or lesser value than the lowest price paid for the paid oil changes purchased to earn the reward. Within one calendar year, a member may redeem a maximum of five complimentary oil changes.

You may be eligible to redeem Base Sales Rewards on eligible purchases of new Ford, Lincoln or Mercury vehicles. The maximum amount of Base Sales Rewards that may be redeemed is \$500 per vehicle. Base Sales Rewards may be used in conjunction with most other discounts or offers toward the purchase of the vehicle. Base Sales Rewards cannot be redeemed on purchases of vehicles through a Ford employee, Partner Recognition, or dealership employee plan. Each transaction may include Base Rewards redemptions from only one account. Base Rewards cannot be earned or redeemed for certain products and services or prior purchases.

Other Ford and Dealer restrictions may apply.

Member Communications

By becoming a member of the Program, you agree to receive advertising, marketing materials and other communications from Ford and your Dealer via print, email or other means. The information you provide will be handled according to the Ford Privacy Policy. If you are interested in learning more about our privacy practices, please visit fordowner.com.

You may choose to not receive promotional communications from Owner Advantage Rewards in connection with our online and direct mail services. If you notify us that you do not want to receive promotional information through online or direct mail channels, we will not contact you directly through the online or direct mail channel you indicated with promotional messages about Owner Advantage Rewards. However, we may continue to send you program-related administrative communications, such as transaction history and account statements.

To inform us that you do or do not wish to receive promotional communications from Owner Advantage Rewards, do one of the following: 1.) Select the opt-out link located on the bottom of all Owner Advantage Rewards program related emails (if email address is on file and you wish to no longer receive email communications); 2.) Call Owner Advantage Rewards PHQ @ 1-866-58-OWNER; or, 3.) Send your request in writing to Owner Advantage Rewards, 3160 Haggerty Road Suite D, West Bloomfield, MI 48323.

You may view your account activity online at fordowner.com. For information about your account, contact your Dealer at the telephone number on your membership card.

Ford logos, tag, Owner Advantage Rewards Program and other logos and taglines are the intellectual property of Ford.

Membership Cancellation

You may cancel your membership at any time by notifying Ford in writing at the address above. All membership benefits, including all accrued Base Rewards and other program rewards ("Program Earnings") and benefits will immediately be forfeited upon cancellation.

Membership Termination

Participation in the Program is a privilege granted to members, and as such can be suspended, revoked or terminated at any time by Ford or your Dealer for any reason. In the event of termination of membership, your membership benefits including all Program Earnings and benefits will immediately be forfeited. You are responsible for the accuracy of representations made regarding your account, and Ford and your Dealer's reliance upon them.

Program Changes and Program Termination

Ford and your Dealer reserve the right to change or terminate the Program, or parts thereof, at any time without notice and without further obligations to Program members, including, but not limited to, modifications which: a.) govern Program Earnings earned on and after the date of the change; or, b.) change the value of already accumulated Program Earnings. Any and all changes and/or amendments to these terms and conditions will become binding upon all Program members immediately. For the current Terms and Conditions, visit fordowner.com

The Program is considered to be terminated as of the date that notice is posted online at fordowner.com (the "Termination Date"). No Program Earnings will be earned or redeemed after the termination date.

HB 1547

Rep. Ed Butler
Commerce and Consumer Affairs
NH State House
107 N. Main St.
Concord, NH 03301

Dear Rep. Butler,

I wish I could be present at the hearing for House Bill 1547-FN, the bill to prohibit the sale of personal information that retail outlets collect under the guise of "rewards" or "discount" or "loyalty" cards.

Instead, I ask that you enter this note and the attached into the record of testimony. The attached is an op-ed piece I wrote for the *Concord Monitor* in June of 2008. It explains why these cards raise important questions about privacy and personal information.

While I ask that you take the time to read my brief newspaper piece, I also offer a condensed version: Consumers in NH should be allowed to know about and to control the dissemination of their own personal information, including information about their retail shopping.

I urge you to SUPPORT the bill.



Jon Kelly
21 Washington Street
Penacook, NH 03303
603 496-4710

cc: Rep. Kurk
Rep. Kidder

~~Rep. [redacted]~~

MY TURN

How much is privacy worth?

Give it up for cheap
light bulbs? Not me

By JON KELLY
For the Monitor

I used to love Aubuchon Hardware. I liked the atmosphere, the folks at the paint counter who understood and cared about my projects, and especially the crew at the store in Maine who repaired my toddler's wagon and charged only the cost of the hardware. Aubuchon represented the best of what local businesses could be.

But I'm disappointed to see that the Aubuchon in Concord has been promoting a gimmick that makes it hard for me to patronize the store: a customer surveillance card. I know the company's marketing department uses a euphemism to describe the cards ("home team" or "reward" or "loyalty"), but the truth is that these cards register personal information and then track purchases. In other words, surveillance.

Aubuchon joins the ranks of Shaw's and CVS in requiring customers to carry a card to get the advertised price. When Shaw's began its surveillance program, many *Monitor* letter writers expressed valid concerns about privacy and the potential for data misuse.

Shaw's ignored the concerns. Now grocery shoppers there have to provide personal information to get the best price.

But people in a free country should not have to "show their papers" to buy a light bulb or a loaf of bread. Nor should they be charged extra for saying no.

The idea of these cards is offensive because it is undemocratic. It creates two classes of customers - those who get the advertised price and others who must pay a higher price. Stores present the two-tiered scheme as a "discount," but it is actually a penalty price for those who decline the card.

In one way, those who carry the card pay the highest price of all. They give up their privacy, and they must entrust personal information to strangers. In this economy, it is increasingly difficult for people to pay the extra charge to protect their privacy. The discount, illusory as it is, is the greatest temptation for the poorest families.

I suspect that the real purpose of these cards is not to reward loyalty, but rather to keep track of individual customers' purchases. Otherwise, why not honor the advertised price for everyone?

Who knows what Aubuchon or Shaw's or CVS or anyone else will do with the information? Innocuous marketing ploys may be only the beginning. Will stores be tempted to sell the information? Will other merchants want to know citizens' shopping habits? Will life insurance companies want to know who buys ice cream and who buys broccoli? Will divorce lawyers want to know which parent buys wine and how often? Even if retailers swear not to misuse the information, can they keep that promise?

Recent breaches at Concord Hospital and Hannaford should have taught us that even with safeguards, personal information can fall into the hands of strangers or criminals. Increasingly, the retail store spy card seems like the way of the world. People are willing to subject themselves to surveillance in exchange for convenience or the illusion of savings.

It doesn't have to be this way. As a consumer, I can say no (at least while there are still alternatives) and encourage others to say no. Aubuchon and Shaw's and CVS, too, can say no to this deceptive practice.

(Jon Kelly lives in Penacook.)

Concord Monitor
6/22/08

Connecticut

C.G.S.A. § 42-371

Connecticut General Statutes Annotated

Title 42. Business, Selling, Trading and Collection Practices

Chapter 743U. Miscellaneous Consumer Cards

§ 42-371. Consumer discount cards. Definitions. Notice. Prohibited and permitted uses of consumer information. Violations

(a) As used in this section:

(1) "Retailer" means any person who sells goods used primarily for personal, family or household purposes to a person who is not in the business of reselling such goods;

(2) "Discount card or device" means any card or device issued by a retailer to a consumer, that the consumer may use to obtain a discount when making purchases from the retailer, including, but not limited to, a scanner card;

(3) "Consumer" means an individual who is an actual or prospective purchaser of goods used primarily for personal, family or household purposes; and

(4) "Consumer information" means information that identifies a consumer and that is obtained by a retailer from the consumer's use of a discount card or device issued by the retailer in the course of the retailer's business.

(b) No retailer who issues, or has issued, a discount card or device in this state to a consumer may sell, lease or relinquish to any other person, firm or corporation any consumer information, unless (1) the retailer provides reasonable prior written notice to the consumer, (2) the retailer provides the consumer with the option, at the time the consumer applies for the discount card or device or at the time the consumer receives an unsolicited discount card or device, of preventing the retailer from selling, leasing or relinquishing such information, and (3) the consumer does not exercise such option to prevent the retailer from selling, leasing or relinquishing such information.

(c) Such notice shall (1) state that information identifying the consumer may be sold, leased or relinquished to other persons, firms or corporations, (2) describe the purposes for which such information would be used, and (3) include a form the consumer may use to prevent the retailer from selling, leasing or relinquishing such information.

(d) Nothing in this section shall be construed to supersede the federal Fair Credit Reporting Act (15 USC 1681 et seq.).

(e) The provisions of this section do not apply to the sale, lease or relinquishing of consumer information by a retailer to another person, firm or corporation that directly or

through one or more intermediaries, controls, or is controlled by, or is under common control with, such retailer.

(f) Notwithstanding the provisions of subsection (b) of this section, a retailer may relinquish consumer information to (1) a credit rating agency, as defined in section 36a-695, or a consumer reporting agency, as defined in 15 USC 1681 et seq., provided such information may be relinquished only if the discount card or device also functions as a credit card, as defined in section 53a-128a, (2) a person, firm or corporation performing or providing services used for the delivery of such retailer's promotional offers, or (3) a person, firm or corporation performing or providing services used for the delivery of such retailer's billing statements.

(g) Any violation of any provision of this section shall be deemed an unfair or deceptive trade practice under subsection (a) of section 42-110b.

(2000, P.A. 00-100.)

Rhode Island

Gen.Laws 1956, § 6-13-19

West's General Laws of Rhode Island Annotated

Title 6. Commercial Law--General Regulatory Provisions

Chapter 13. Unfair Sales Practices

§ 6-13-19. Requiring consumers to furnish social security numbers

No person, firm, corporation or other business entity which offers discount cards for purchases made at any business maintained by the offeror shall require that a consumer of goods who applies for a discount card furnish his or her social security number as a condition precedent to the application for the consumer discount card. No information obtained on the application or by use of a discount card can be sold or given to any other person, firm, corporation or business entity provided, that the person, firm, corporation or other business may: (a) disclose such information to its affiliates, to service providers that perform services for it, or as required by law; and/or (b) transfer such information in connection with the sale of its business operations.

P.L. 2004, ch. 311, § 1; P.L. 2005, ch. 408, § 1.

The federal Graham-Leach-Bliley act relating to Privacy and Safeguarding of consumer information has similar exceptions which provide for privacy of certain financial information held by certain businesses including dealerships.

HB1547 Proposed NHADA Amendments

I. "Retailer" means any person who sells goods used primarily for personal, family, or household purposes to a person who is not in the business of reselling such goods.

II. "Discount card or device" means any card or device issued by a retailer to a consumer, that the consumer may use to obtain a discount when making purchases from the retailer, including, but not limited to, a scanner card.

III. "Consumer" means an individual who is an actual or prospective purchaser of goods used primarily for personal, family, or household purposes.

IV. "Consumer information" means information that identifies a consumer and that is obtained by a retailer from the consumer's use of a discount card or device issued by the retailer in the course of the retailer's business.

359-K:2 Prohibited and Permitted Use of Consumer Information.

I. No retailer who issues, or has issued, a discount card or device in this state to a consumer may sell, lease, or relinquish to any other person, firm, or corporation any consumer information, unless:

(a) The retailer provides reasonable prior written notice to the consumer.

(b) The retailer provides the consumer with the option, at the time the consumer applies for the discount card or device or at the time the consumer receives an unsolicited discount card or device, of preventing the retailer from selling, leasing, or relinquishing such information.

(c) The consumer does not exercise such option to prevent the retailer from selling, leasing, or relinquishing such information.

II. Such notice shall:

(a) State that information identifying the consumer may be sold, leased, or relinquished to other persons, firms, or corporations.

(b) Describe the purposes for which such information would be used.

(c) Include a form the consumer may use to prevent the retailer from selling, leasing, or relinquishing such information.

III. Nothing in this section shall be construed to supersede the federal Fair Credit Reporting Act, 15 U.S.C. section 1681 et seq.

IV. The provisions of this section do not apply to (a) the sale, lease, or relinquishing of consumer information by a retailer to another person, firm, or corporation that directly or through one or more intermediaries, controls, or is controlled by, or is under common control with, such retailer; or (b) the sale, lease, or relinquishing of consumer information by a retailer to another person, firm or corporation when the discount card or device used by the retailer is pursuant to a joint agreement between the retailer and that other person, firm or corporation and that joint marketing agreement is clearly and conspicuously disclosed to the consumer in writing.

V. Notwithstanding the provisions of paragraph I, a retailer may relinquish consumer information to:

(a) A consumer reporting agency, as defined in RSA 359-B:3, VI and in 15 U.S.C. section 1681 et seq., provided that such information may be relinquished only if the discount card or device also functions as a credit card, as defined in RSA 358-N:1;

(b) A person, firm, or corporation performing or providing services used for the delivery of such retailer's promotional offers; or

(c) A person, firm, or corporation performing or providing services used for the delivery of such retailer's billing statements.

(d) Another person, firm or corporation in connection with a proposed or actual sale, merger, transfer, or exchange of all or a portion of a retailer's business or operating unit to that person, firm or corporation; or

(e) Comply with Federal, State, or local laws, rules, and other applicable legal requirements; to comply with a properly authorized civil, criminal, or regulatory investigation or subpoena or summons by Federal, State, or local authorities; or to respond to judicial process or government regulatory authorities having jurisdiction over the retailer for examination, compliance, or other purposes as authorized by law.

359-K:3 Request for Social Security Numbers Prohibited. No retailer which offers a discount card or device for purchases shall require that a consumer who applies for a discount card or device furnish his or her social security number as a condition precedent to the application for the discount card or device.

359-K:4 Penalty. Any violation of any provision of this chapter shall be deemed an unfair or deceptive trade practice under RSA 358-A.

2 Effective Date. This act shall take effect January 1, 2011.

Amendment to HB 1547, relative to the use of consumer discount cards, requested by the Retail Merchants Association of NH:

359-K:1 Definitions. In this chapter:

II. "Discount card or device" means any card or device issued by a retailer to a consumer, that the consumer may use to obtain a discount when making purchases from the retailer, including, but not limited to, a scanner card~~[-]~~, **but shall not include a card or device issued under a consumer credit plan .**

Voting Sheets

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

EXECUTIVE SESSION on HB 1547-FN

BILL TITLE: relative to the use of consumer discount cards.

DATE: 1-26-10

LOB ROOM: 302

Amendments:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Sponsor: Rep. OLS Document #:

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote: (Please attach record of roll call vote.)

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep. Nord

Seconded by Rep. Palfrey

Vote: 17-1 (Please attach record of roll call vote.)

CONSENT CALENDAR VOTE: Consent or Regular (Circle One)

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. James F. Headd, Clerk

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

EXECUTIVE SESSION on HB 1547-FN

BILL TITLE: relative to the use of consumer discount cards.

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Amendments:

Sponsor: Rep. OLS Document #:

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Sponsor: Rep. OLS Document #:

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote: (Please attach record of roll call vote.)

AORD
PALFREY

Motions: OTP, OTP/A, ITL, Interim Study (Please circle one.)

Moved by Rep.

Seconded by Rep.

Vote: (Please attach record of roll call vote.)

CONSENT CALENDAR VOTE: Consent or ~~Refer~~ (Circle One)

Consent

(Vote to place on Consent Calendar must be unanimous.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. James F. Headd, Clerk

COMMERCE AND CONSUMER AFFAIRS

Bill #: HB 1547-FN Title: Re Discount Card

PH Date: / /

Exec Session Date: 1/26/10

Motion: INTERIM STUDY

Amendment #:

MEMBER	YEAS	NAYS
Butler, Edward A, Chairman	✓	
Schlachman, Donna L, V Chairman	✓	
DeStefano, Stephen T	✓	
Kopka, Angeline A	✓	
Meador, David R	✓	
McEachern, Paul	✓	
Hammond, Jill Shaffer		
Nord, Susi	✓	
Winters, Joel F	✓	
Keans, Sandra B	✓	
Gidge, Kenneth N	✓	
Hunt, John B		✓
Quandt, Matt J	✓	
Belanger, Ronald J	✓	
Flanders, Donald H	✓	
Holden, Rip	✓	
Dowling, Patricia A	✓	
Headd, James F, Clerk	✓	
Nevins, Chris F		
Palfrey, David J	✓	
	17	1
TOTAL VOTE:		

Committee Report

CONSENT CALENDAR

February 3, 2010

HOUSE OF REPRESENTATIVES

REPORT OF COMMITTEE

**The Committee on COMMERCE AND CONSUMER
AFFAIRS to which was referred HB1547-FN,**

AN ACT relative to the use of consumer discount cards.

**Having considered the same, report the same with the
recommendation that the bill be REFERRED FOR
INTERIM STUDY.**

Rep. Susi Nord

FOR THE COMMITTEE

COMMITTEE REPORT

Committee:	COMMERCE AND CONSUMER AFFAIRS
Bill Number:	HB1547-FN
Title:	relative to the use of consumer discount cards.
Date:	January 27, 2010
Consent Calendar:	YES
Recommendation:	REFER TO COMMITTEE FOR INTERIM STUDY

STATEMENT OF INTENT

Discount cards refer to the loyalty programs offered by retailers such as grocery stores or pharmacies whereby a customer receives discounts for presenting their card at the time a purchase is made. This bill seeks to provide disclosure to customers that their purchase information may be collected and sold by the retailer; it creates an option for a consumer to request that information not be sold and it regulates the use of social security numbers by retailers. Unfortunately there were complications that prevented the committee from ensuring that these disclosures did not impede the ability of retailers to offer the programs and so the committee would like to keep the bill to make sure that the nuances are fully vetted.

Vote 17-1.

Rep. Susi Nord
FOR THE COMMITTEE

Original: House Clerk
Cc: Committee Bill File

CONSENT CALENDAR

COMMERCE AND CONSUMER AFFAIRS

HB1547-FN, relative to the use of consumer discount cards. **REFER TO COMMITTEE FOR INTERIM STUDY.**

Rep. Susi Nord for **COMMERCE AND CONSUMER AFFAIRS**. Discount cards refer to the loyalty programs offered by retailers such as grocery stores or pharmacies whereby a customer receives discounts for presenting their card at the time a purchase is made. This bill seeks to provide disclosure to customers that their purchase information may be collected and sold by the retailer; it creates an option for a consumer to request that information not be sold and it regulates the use of social security numbers by retailers. Unfortunately there were complications that prevented the committee from ensuring that these disclosures did not impede the ability of retailers to offer the programs and so the committee would like to keep the bill to make sure that the nuances are fully vetted.

Vote 17-1.

Original: House Clerk
Cc: Committee Bill File

Stapler, Carol

From: EdoftheNotch@aol.com
Sent: Wednesday, January 27, 2010 11:11 AM
To: Stapler, Carol
Subject: Fwd: Blurbs

Carol,
 these are good to go!

Ed

From: stnord@yahoo.com
To: carol.stapler@leg.state.nh.us
CC: edofthenotch@aol.com
Sent: 1/26/2010 11:30:13 P.M. Eastern Standard Time
Subj: Blurbs

Carol and Ed-
 Here are my blurbs for today's Exec:

HB 1283 – Inexpedient to Legislate

With so much financial pressure on our working families due to current economic conditions, the committee believes it is an inappropriate time to dump low-income children into the ranks of the uninsured, leaving them vulnerable to illness and their families to medical bankruptcy. This bill seeks to eject children from the Healthy Kids program if their parents have another option available to them for health insurance. Unfortunately there is no provision to determine if the available option is affordable or of comparable quality. The committee learned that families pay a sliding premium up to the full cost of the coverage for Healthy Kids plans based on their income, and that states that have tried to implement programs to shift children away from public health insurance plans left most of those children with no insurance.

CACR 30 – Inexpedient to Legislate

At the current time there is no federal healthcare reform legislation to react against, so it is premature to offer a constitutional amendment to preempt the federal reforms. The committee also was unconvinced that a constitutional amendment was the appropriate policy tool for the job.

HB 1547 – Refer for interim study

Discount cards refer to the loyalty programs offered by retailers such as grocery stores or pharmacies whereby a customer receives discounts for presenting their card at the time a purchase is made. This bill seeks to provide disclosure to customers that their purchase information may be collected and sold by the retailer; it creates an option for a consumer to request that information not be sold and it regulates the use of social security numbers by retailers. Unfortunately there were complications that prevented the committee from ensuring that these disclosures did not impede the ability of retailers to offer the programs and so the committee would like to keep the bill to make sure that the nuances are fully vetted.

HB 1586 – Ought to Pass with Amendment

This bill as amended will allow the Commerce Committee to continue to request an independent review of any proposed or existing insurance mandate from the Insurance Department should the proposal merit such thorough investigation. The current mandate review statute has worked well since 2004 and the committee realized that it had a sunset that this amendment repeals. The mandate review process ensures that the legislature has fact based research founded on NH claims data upon which to make recommendations for or against health insurance mandates. The

INTERIM STUDY
COMMITTEE REPORT

COMMITTEE: Commerce + Consumer Affairs
BILL NUMBER: HB 1547-TN
TITLE: Relative to the use of Consumer Discount
Cards
DATE: October

RECOMMENDED FOR FUTURE LEGISLATION

LSR No. _____

(If legislation is already
filed, please list LSR no.)

NOT RECOMMENDED FOR FUTURE LEGISLATION

STATEMENT OF INTENT: (May be handwritten)

(Without Recommendation)

COMMITTEE VOTE: 7-7 (Attach Committee Voting Sheet)

Rep. Jusi Nord
For the Committee

Ebbs, Heather

From: EdofttheNotch@aol.com
Sent: Tuesday, October 26, 2010 10:25 PM
To: Ebbs, Heather
Cc: Nord, Susi 1547
Subject: From Rep. Butler ... Re: Blurb for HB ~~1457~~

Heather this is a go. I've added one sentence after the first.

Ed

In a message dated 10/26/2010 7:50:02 P.M. Eastern Daylight Time, stnord@yahoo.com writes:

Hi Heather and Ed-
Here is the blurb for HB 1457. Feel free to edit as needed as I am having a hard time writing this blurb since I really think we should recommend it!
peace and hugs,
Susi

Not recommended for future legislation :(
The committee is unsure if focusing on loyalty cards is the appropriate way to solve the perceived problem of this bill. Some members believe that there is an implicit understanding and agreement that accepting a loyalty/frequent shopper/discount card means that you give up your rights to the privacy of personal data that may be collected. Other members think it may be more appropriate to focus on the collection of consumer personal purchasing data rather than making the focus of the law about loyalty cards. In addition, companies should probably disclose their privacy policy to consumers, and it would be great if there were an opportunity for consumers to opt out of having their data collected if they wanted. The committee felt that the penalties in the proposed bill were too steep and that the violation should have been a civil violation and a small fine rather than a misdemeanor offense.

10/27/2010

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

INTERIM STUDY

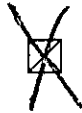
EXECUTIVE SESSION on HB 1547-FN

BILL TITLE: relative to the use of consumer discount cards.

DATE: October 26, 2010

LOB ROOM: 302

Without Recommendation



RECOMMENDED FOR FUTURE LEGISLATION

LSR No. _____
(If legislation is already filed, list LSR No.)



NOT RECOMMENDED FOR FUTURE LEGISLATION

Moved by Rep. Nord

Seconded by Rep. Palfrey

Vote: 7-7 (Please attach record of roll call vote.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. James Headd, Clerk

HOUSE COMMITTEE ON COMMERCE AND CONSUMER AFFAIRS

INTERIM STUDY

EXECUTIVE SESSION on HB 1547-FN

BILL TITLE: relative to the use of consumer discount cards.

DATE: October 26, 2010

LOB ROOM: 302



RECOMMENDED FOR FUTURE LEGISLATION

LSR No. _____
(If legislation is already filed, list LSR No.)



NOT RECOMMENDED FOR FUTURE LEGISLATION

Moved by Rep.

NOVO

Seconded by Rep.

Paltrey

Vote: *7-7* (Please attach record of roll call vote.)

Statement of Intent: Refer to Committee Report

Respectfully submitted,

Rep. James Headd, Clerk

COMMERCE AND CONSUMER AFFAIRS

Bill #: HB 1547 Title: CONSUMER DISCOUNT CARDS

PH Date: / /

Exec Session Date: 10/26/10

Motion: Futura

Amendment #:

MEMBER	YEAS	NAYS
Butler, Edward A, Chairman	✓	
Schlachman, Donna L, V Chairman	✓	
DeStefano, Stephen T		✓
Kopka, Angeline A	—	
Meador, David R		✓
McEachern, Paul	—	
Hammond, Jill Shaffer	✓	
Nord, Susi	✓	
Winters, Joel F	—	✓
Keans, Sandra B		✓
Gidge, Kenneth N	—	
Hunt, John B		✓
Quandt, Matt J	—	
Belanger, Ronald J	—	
Flanders, Donald H		✓
Holden, Rip	—	
Dowling, Patricia A	✓	
Headd, James F, Clerk		✓
Nevins, Chris F	—	
Palfrey, David J	✓	
	7	7
TOTAL VOTE:		