

Bill as Introduced

HB 299 - AS INTRODUCED

2009 SESSION

09-0359
08/10

HOUSE BILL **299**

AN ACT prohibiting banks from requiring blood samples, fingerprints, and DNA samples
in order to complete a banking transaction.

SPONSORS: Rep. Sapareto, Rock 5; Rep. Kurk, Hills 7

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

This bill prohibits banks from requiring blood samples, fingerprints, and DNA samples in order
to complete a banking transaction.

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Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.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

AN ACT prohibiting banks from requiring blood samples, fingerprints, and DNA samples in order to complete a banking transaction.

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

1 1 New Subparagraph; Negotiable Instruments; Presentment; Unreasonable Forms of
2 Identification. Amend RSA 382-A:3-501 by inserting after subparagraph (b) the following new
3 subparagraph:

4 (c) Reasonable identification shall not include blood samples, finger prints, or DNA
5 samples.

6 2 Effective Date. This act shall take effect 60 days after its passage.

HB 299 - AS AMENDED BY THE HOUSE

06Jan2010... 2009-2479h

2009 SESSION

09-0359

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HOUSE BILL **299**

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COMMITTEE: Commerce and Consumer Affairs

AMENDED ANALYSIS

This bill prohibits banks from requiring fingerprints in order to complete a banking transaction.

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HB 299 - AS AMENDED BY THE HOUSE

06Jan2010... 2009-2479h

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

1 1 New Subparagraph; Negotiable Instruments; Presentment; Unreasonable Forms of
2 Identification. Amend RSA 382-A:3-501 by inserting after subparagraph (b) the following new
3 subparagraph:

4 (c) Reasonable identification shall not include finger prints.

5 2 Effective Date. This act shall take effect 60 days after its passage.

Committee Minutes

Printed: 04/08/2010 at 3:38 pm

AMENDED
SENATE CALENDAR NOTICE
COMMERCE, LABOR AND CONSUMER PROTECTION

- ✓ Senator Margaret Hassan Chairman
- ✓ Senator Betsi DeVries V Chairman
- ✓ Senator Deborah Reynolds
Senator Jacalyn Cilley
- ✓ Senator Peter Bragdon
- ✓ Senator Sheila Roberge

For Use by Senate Clerk's Office ONLY	
<input type="checkbox"/>	Bill Status
<input type="checkbox"/>	Docket
<input type="checkbox"/>	Calendar
Proof: <input type="checkbox"/>	Calendar <input type="checkbox"/> Bill Status

Date: April 8, 2010

HEARINGS

Tuesday

4/13/2010

COMMERCE, LABOR AND CONSUMER PROTECTION

LOB 102

8:30 AM

(Name of Committee)

(Place)

(Time)

EXECUTIVE SESSION MAY FOLLOW

Comments: Please note HB 1541-FN has been removed from this calendar notice and rescheduled for 4/15/10. HB 1279-FN-A has been rescheduled to be heard at 9:30 a.m. HB 1168-FN has been rescheduled to be heard at 9:45 a.m.

- | | | |
|-----------|-------------|---|
| 8:30 AM | HB213-FN | requiring the bureau of emergency communications to develop and maintain a statewide emergency notification system. |
| ✓ 9:00 AM | HB299 | (New Title) prohibiting banks from requiring fingerprints in order to complete a banking transaction. |
| 9:15 AM | HB1137 | relative to withholding of wages. |
| 9:30 AM | HB1279-FN-A | relative to the licenses of mortgage bankers and mortgage brokers. |
| 9:45 AM | HB1168-FN | clarifying the definition of gross misconduct for purposes of unemployment compensation. |

Sponsors:

HB213-FN

Rep. Melanie Levesque

Rep. Carol Friedrich

HB299

Rep. Frank Sapareto

Rep. Neal Kurk

HB1137

Rep. Gary Daniels

HB1279-FN-A

Rep. Edward Butler

HB1168-FN

Rep. Thomas Donovan

start: 9:23am
end: 9:43am

Danielle Barker 271-3093

Sen. Margaret Hassan

Chairman

**Commerce, Labor & Consumer Protection Committee
Hearing Report**

To: Members of the Senate
From: Greg Silverman, *Legislative Aide*
Re: Hearing report on **HB299-FN** - prohibiting banks from requiring fingerprints in order to complete a banking transaction.

Hearing date: April 13th, 2010

Members of the Committee Present: Senator DeVries, District 18; Senator Reynolds, District 2; Senator Roberge, District 9; Senator Cilley, District 6; Senator Bragdon, District 11; Senator Hassan, District 23.

Members of the Committee Absent: None.

Sponsors: Rep. Sapareto, Rock 5; Rep. Kurk, Hills 7.

What the bill does: This bill prohibits banks from requiring fingerprints in order to complete a banking transaction.

Who supports this bill: Rep. Neal Kurk, Hills 7; Rep. Joel Winters,

Who opposes this bill: Gerry Little, President of NH Bankers Assn; Jim Demers, Bank of America;

Summary of testimony received:

Rep. Neal Kurk, Hills 7.

- Supports HB299.
- Designed to deal with a previous practice of Bank of America.
 - BoA has now changed their policy of fingerprinting and ceased practice.
- Original bill has DNA, blood samples, and fingerprints.
- Fingerprinting at banks is an unacceptable intrusion into privacy and unacceptable business practice.

Gerry Little, President of NH Bankers Assn.

- Opposes HB299.
- This bill would amend the uniform commercial code.
 - The article that is being amended has to do with negotiable instruments.
- An effort to prevent fraudulent check cashing, this bill would not achieve its intent.
- No bank in NH is currently engaging in this practice.
- A fingerprint isn't used to identify anyone unless a crime is committed.
 - It is only used as a deterrent to check fraud.
- Fingerprints are already on a check from ordinary handling, adding an additional fingerprint only helps prevent fraud before it is committed.

Jim Demers, Bank of America.

- Opposes HB299.
- Bank of America does not engage in this practice anymore.
- When BOA did fingerprint checks, it did not use for identification and there was no database storing the information.
 - Scam artists almost always abort their crime when asked to place a fingerprint on the check.
- Regulatory and law enforcement agencies say this is a practice with significant merit.

Rep. Joel Winters, Hills 17.

- Supports HB299.

Action: None.

RP

Date: April 13, 2010
Time: 9:23 A.M.
Room: LOB 102

The Senate Committee on Commerce, Labor and Consumer Protection held a hearing on the following:

HB299 (New Title) prohibiting banks from requiring fingerprints in order to complete a banking transaction.

Members of Committee present: Senator Hassan
Senator DeVries
Senator Reynolds
Senator Bragdon
Senator Roberge

The Chair, Senator Margaret Wood Hassan, opened the hearing on HB299 and in the absence of the prime sponsor, invited Representative Neal Kurk to introduce the legislation.

Representative Neal Kurk: Good morning to you, Madam Chairman, and to members of the Committee. For the record, I'm Neal Kurk representing Hillsborough 7, the towns of Goffstown and Weare. And, I'm here in support of House Bill 299, of which I am a sponsor, co-sponsor.

The bill, as introduced, was designed to deal with a problem that arose at a particular bank, the Bank of America, which was requiring fingerprints for people who did not have an account at the bank and wanted to cash checks there, drawn on that bank. My understanding is they've since revised that policy and they no longer do that.

The bill was introduced to deal with that policy, but it included blood samples, fingerprints and DNA as items that were excluded from reasonable identification, which a bank is allowed to do under the Uniform Commercial Code. Under the Uniform Commercial Code, a bank can do a whole variety of things to avoid fraud and to protect it and its customers' interests.

And, the original bill, as introduced, suggested there were three things that they could not do that would not constitute a reasonable identification, and that was asking customers or others for blood samples, fingerprints or DNA samples. As it came out of the House, only fingerprints were precluded, because nobody in the State at this point, is asking for DNA or blood samples.

The bill, basically, is a piece of consumer legislation, and I think makes a statement about New Hampshire values. Is it appropriate for a bank to ask a person who's cashing a check to provide a fingerprint? And, the House felt that this was an unacceptable intrusion into our privacy and an unreasonable business practice. And, we would hope that the Senate concurs.

Thank you.

Senator Margaret Wood Hassan, D. 23: Thank you. Are there questions for Representative Kurk? Seeing none, thank you very much for your testimony. Mr. Little, please.

Oh, I'm sorry, Representative Winters, did you want to speak?

Representative Joel Winters: I do, but I'd be happy to hear what Mr. Little has to say.

Senator Margaret Wood Hassan, D. 23: Well, why don't we have Mr. Little come on up then, and then, I just didn't want to go out of protocol here.

Jerry Little: Good morning. My name is Jerry little, and I am President of the New Hampshire Bankers Association. Thank you very much for hearing me this morning. We are here in opposition to House Bill 299.

House Bill 299 would amend the Uniform Commercial Code, and we would ask the Committee to keep in mind what the purpose of the Uniform Commercial Code is. In particular, the article that is being amended has to do with negotiable instruments and mechanisms or steps that may be taken to properly identify people who are attempting to cash negotiable instruments, checks. And the purpose of the Uniform Commercial Code is to make sure that banks are doing everything they can to protect consumers by identifying, properly, the people that are trying to cash their checks. It's all in an effort to prevent fraudulent check cashing.

So, we question whether or not the language will have its effective, its intended effect, by amending the Uniform Commercial Code. In fact, as Representative Kurk has told you, nobody's doing this in New Hampshire. Bank of America used to, but they're not any more, and we're not aware of anybody that is or planning to. Despite that fact, it is a program that is used in a great number of states across the country without any complaint, problem, or conflict. And it is an effective way of avoiding fraud.

When used, as the program is set up, the fingerprint itself is not used to identify anybody unless a crime is committed. There's no effort made, at all,

ever, to match the print with a name or any other type of database. So, the fingerprint is not used to identify the person attempting to cash the check. It is used solely as a deterrent. What has been determined is that, if somebody brings in a check, an honest check to a bank, and is asked to put a thumb print on a check, it is a fraudulent transaction, they pull the check back off the counter, they walk away, and they don't commit the crime to begin with. And the consumer who owns that account is protected. That's how the program is designed, how it is intended to work, and how it does work.

The fact of the matter is, unless somebody comes in holding a check between gloved fingers, their fingerprints are on that check anyways. And theoretically, it could be used in the same manner to track them down. The only additional step is asking somebody to put their thumb on a thumb, on a pad and to put a print onto the check. It adds another fingerprint. It doesn't add the first fingerprint. What the deterrent is, the process of asking somebody to do it. To bring to their attention that they are leaving evidence behind and that, if they do commit a crime, that there will be an effort made to try to catch them. But again, unless somebody brings in a check that has been sterilized and handled without anything but gloved hands, their fingerprints are on that check already. This adds simply the extra step of asking somebody to be sure that they realize they're aware of what they're doing and it's intended to discourage fraud and to protect consumers.

Senator Margaret Wood Hassan, D. 23: Thank you. Senator Roberge.

Senator Sheila Roberge, D. 9: Just a little while ago, wasn't it the Bank of America that were charging people to cash their paychecks when it was drawn on their bank?

Mr. Little: That's an entirely different issue, and I'm not here representing Bank of America. So, I'd rather...

Senator Sheila Roberge, D. 9: I know, but... I just wondered, if Bank of America kind of put up a red flag. Thank you.

Senator Margaret Wood Hassan, D. 23: I had a question. If you do offer your thumbprint, you're asked and you give your thumbprint or your fingerprint, what happens to the data after you give it?

Mr. Little: It's processed the same as the rest of the check. It is either, if people, if the institution is not imaging checks, it's returned to the customer. And, if they are imaging checks, it goes through the regular imaging process like every other piece of information on that check. The

signature in fact, which is, which is frankly a much more valuable piece of information for committing fraud than anything else.

Senator Margaret Wood Hassan, D. 23: Thank you. Are there any questions? Senator Bragdon.

Senator Peter E. Bragdon, D. 11: Thank you, Madam Chair. And thank you, Mr. Little. Just so I understand what you're saying, as I look at this section of the Commercial Code, it says, "on demand of the person to whom it's being presented", they must show the instrument and then give reasonable identification. What you're saying is, when they're asked to provide, if they were asked to provide a fingerprint, it's not for the purpose of identification, it's just for tracking down fraud later on?

Mr. Little: That's correct.

Senator Peter E. Bragdon, D. 11: So, even if this were to pass, it really wouldn't stop people, if they had a policy, of asking for a fingerprint because they're not using it for identification?

Mr. Little: I, you know, that's a possible interpretation. Yes.

Senator Peter E. Bragdon, D. 11: Thank you.

Senator Margaret Wood Hassan, D. 23: Thank you. Any further questions for Mr. Little? Seeing none, thank you very much for your testimony. Mr. Demers. And then I'll let Representative Winters...

James Demers: Thank you, Madam Chairman. For the record, my name is James Demers, and I'm here today on behalf of Bank of America in opposition to this measure.

There's a lot of talk about gambling these days here, and I would be willing to gamble that, based on the decision that was made after this bill came out of Committee, it's probably likely that the House would have taken a different position as we saw them do on another fingerprinting bill later in the session.

So, I wanted to take you just back to the dates of when the decision was made by Bank of America to cease fingerprinting here in New Hampshire. The Commerce Committee in the House retained this bill last year, and on October 28th, of last year, voted it out in the amended version that you have. It was adopted by the House on January 6th. On January 14th, the President of Bank of America testified before the House Commerce Committee that they were ceasing fingerprinting in the State of New Hampshire. So, the

chronology of how this all transpired, you know, the ceasing of the fingerprinting occurred after the House action. And, I think it's debatable whether or not, with the circumstances that have changed, that the House would have passed the bill after Bank of America made this decision.

As Jerry Little testified, there is nobody that we are aware of in the State that is fingerprinting today. He raised the UCC concerns. I would also add that, when Bank of America did have this practice, there was no database that these fingerprints were run through. They were not used for identification at the time the check was being cashed. They did serve as a significant deterrent if somebody was going to come in and commit fraud. Because, as you can imagine, if someone is cashing a forged check, leaving their fingerprint behind usually meant that they took the check with them and left the bank and didn't engage in the fraud in the first place.

And then, it was a tool that was available for law enforcement, if they had to follow up, in the event of fraudulent activity. I might add that there are law enforcement and police departments all across the country that actually encourage this practice in other states. And, the bank fraud working group in Washington also recommended that this is a practice that has positive aspects to it, and that group was made up of the FBI, the Department of Justice, the FDIC, the Federal Reserve, the IRS, the OCC, you name it. There are regulatory agencies and law enforcement agencies that think that this practice has significant merit to it. Regardless, it has been stopped here in New Hampshire. So, at this point, there is no bank that is even doing it.

Senator Margaret Wood Hassan, D. 23: Thank you. Are there any questions? Senator DeVries.

Senator Betsi DeVries, D. 18: Thank you, very much. Can you tell me the, you indicated there was no database that was maintained in New Hampshire with the information. The database that is maintained though is the copy of the check, which also has the signature on it that we heard. How is that maintained and for what period of time?

Mr. Demers: Well, as Jerry Little said, there's two ways that that, the back of the check is kept; either it's digitalized or microfiched onto a storage disc, or the actual check is maintained. Bank of America doesn't maintain the actual checks. They do store the information, I think, in a digital format. But, when I talked about a database, there was no database that the fingerprint or the thumbprint is run through. The only time that that would take place is, if, in fact, fraud had occurred and the check was pulled to turn over to law enforcement so they could use it.

Senator Betsi DeVries, D. 18: Follow up, if I can. Would it be your understanding that it is routine process to look for fingerprints, whether they're in this manner or the fingerprints that would already be on the check?

Mr. Demers: No. A check that's cashed, if it doesn't have a...

Senator Betsi DeVries, D. 18: If there is fraud in the case, and the check is turned over to police, is there a look to see if there are fingerprints when they are processing?

Mr. Demers: I'm not aware that, on a regular basis, law enforcement dusts off every check to get fingerprints off of it. That could happen, I suppose, but I don't think it's done on a regular basis.

Senator Betsi DeVries, D. 18: Okay.

Senator Margaret Wood Hassan, D. 23: Senator Bragdon.

Senator Peter E. Bragdon, D. 11: And just kind of a follow up on that. So, if there is some allegation of fraud, they actually pull the physical check. Is that correct? They don't go back to the digitized copy or don't you?

Mr. Demers: It depends.

Senator Peter E. Bragdon, D. 11: Okay.

Mr. Demers: If the actual check is available with the thumbprint on it that would be a more useful tool for law enforcement because it's a better copy of the thumbprint. If that's not available, and they had to use the copy version, it's less effective because the print isn't as clear as the actual print would be.

Senator Peter E. Bragdon, D. 11: Thank you.

Senator Margaret Wood Hassan, D. 23: Any other questions? Seeing none, thank you very much. And, Representative Winters.

Representative Joel Winters: Thank you, Madam Chair, members of the Committee. For the record, my name is Joel Winters. I represent Hillsborough District 17. I serve on the House Commerce Committee. And, we went around and around on this bill for quite a while.

We had some of the same questions that you've been raising here today. Where does the data go after they, Bank of America, gets fingerprints on the

check? Representative Dowling went down to her local branch and asked who has access to all these, this biometric data? Nobody knew. It's one of the reasons we were concerned and we thought something needed to be done.

As it's been pointed out, Bank of America has finally stopped this behavior here in New Hampshire. So, some people are saying, well that's, that means the bill isn't necessary. I disagree. The tracks have stopped live dog racing here in New Hampshire, and we've still sent you a bill that would change our laws and prohibit that behavior from ever coming back to New Hampshire. I think that's what this bill does.

As Representative Kurk said, this is a bill, this bill's a reflection of New Hampshire values. And, I think he's correct and we ought to go ahead and put that into our law to make sure that Bank of America or any other banks don't start doing this again.

Mr. Demers gave you the time line of when Bank of America decided to stop this practice. And, the day that he, the President, came and testified on January 14th, Commerce had three other bills all relating to Bank of America for a public hearing that day. There was a resolution that I introduced calling Bank of America, saying to Bank of America, "look, stop the check cashing fees, stop the fingerprinting. That's not the way we do things here in New Hampshire."

There was another bill that would have prohibited the State from doing business with any bank that required fingerprints. And, another bill that would've prohibited the check cashing fees for someone cashing a payroll check. So, Bank of America agreed to stop one of those behaviors. We're still working on the check cashing fees.

I also think it's interesting that our local banks that don't require fingerprints didn't need any bailouts from the federal government. Where, Bank of America, supposedly to help their bottom line, is instituting these fingerprinting policies. It didn't, they still needed a bailout.

And lastly, I guess I'd like to point out that we asked for information about the fraud rates, and was there any real data that instituting fingerprinting did in fact reduce fraud. And, we asked repeatedly, and we were never provided with any hard numbers that showed fingerprinting does actually work to reduce fraud. So, for all those reasons, the House came to the conclusion that this behavior is not the way New Hampshire does things, and it ought to be prohibited. So, I hope the Senate will also support House Bill 299.

RP

Senator Margaret Wood Hassan, D. 23: Thank you. Quick question, 'cause we're running really late.

Senator Betsi DeVries, D. 18: Thank you. Representative, did you also, as a Committee, take a look at the requirement of law enforcement and other states to utilize this or recommend this as a deterrent for this type of fraud when you were deliberating?

Representative Winters: No, I was not aware of any requirement by law enforcement to do that. I heard it mentioned that law enforcement encouraged it, which maybe, I guess the other part of that is, the checks are destroyed after they're copied. So, yes your fingerprint is on the physical check that you've handed in and that gets destroyed. So, it's sort of a red herring to say that you've already given your fingerprints and this isn't so onerous.

Senator Betsi DeVries, D. 18: So, the answer is no, you really didn't look at the reasoning, when you were weighing this in Committee, you didn't look at the reasoning of why law enforcement might recommend this practice as a deterrent?

Representative Winters: Yes, we did understand why law enforcement would do it. We're not aware of any, I was not aware of any requirements in any other state that this takes place.

Senator Betsi DeVries, D. 18: Fine.

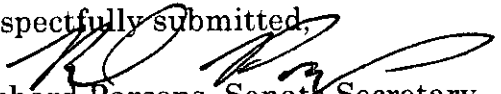
Representative Winters: Sorry.

Senator Margaret Wood Hassan, D. 23: Are there any other questions? Seeing none, thank you very much for your testimony.

Representative Winters: Thank you.

Senator Margaret Wood Hassan, D. 23: Is there anybody else who wanted to speak on House Bill 299? Seeing no one else, I will close the hearing on House Bill 299

Hearing concluded at 9:43 A.M.

Respectfully submitted,

Richard Parsons, Senate Secretary
6/28/10

Speakers

Testimony

HB 299 AN ACT prohibiting banks from requiring fingerprints in order to complete a banking transaction.

**Testimony of Gerald H. Little, President
New Hampshire Bankers Association**

Senate Commerce, Labor & Consumer Affairs Committee

Tuesday, April 13, 2010

The New Hampshire Bankers Association respectfully requests that you find HB 299 Inexpedient to Legislate for the following reasons:

- HB 299 would amend the New Hampshire Uniform Commercial Code (UCC) governing negotiable instruments to prohibit the use of fingerprints as a factor to identify individuals attempting to cash checks.
- We question whether this language would have the desired effect since fingerprint programs are **not** used to “identify” people at the time of processing a negotiable instrument, which is the limited event governed by the UCC.
- When used, unless a crime is committed, no effort is ever made to match a fingerprint with a name or database to “identify” an individual.
- If a passed check turns out to be fraudulent and a thumbprint was collected, it may be used as evidence in arrest and prosecution efforts.
- Fingerprint programs are only used as a deterrent to check fraud.
- Furthermore, fingerprint programs are only used in the instance of non-customers attempting to cash a check at the specific bank the check is drawn on, (a common venue for attempted check fraud).
- Scam artists attempting to perpetrate check fraud almost always abort their crime when asked to place a thumbprint on the check.
- Therefore, fingerprint programs are an effective method for protecting banks and consumers from the crime of check fraud and related costs.
- The Thumbprint Signature Program is used in many other states, including Maine and Massachusetts, without problem or controversy. It is recognized as a pro-active step to protect deposit account holders from check fraud.
- While, historically, the so-called “Thumbprint Signature Program” has seen limited use in New Hampshire, we are not aware of any financial institutions currently doing so. That makes HB 299 a solution searching for a problem.

Please find HB 299 “Inexpedient to Legislate”.

Voting Sheets

Senate Commerce, Labor & Consumer Protection Committee EXECUTIVE SESSION

Bill # HB 299

Hearing date: 4/13/10

Executive session date: 4/20/10

Motion of: 17L

VOTE: 6-0

<u>Made by</u>	Hassan <input type="checkbox"/>	<u>Seconded</u>	Hassan <input type="checkbox"/>	<u>Reported</u>	Hassan <input type="checkbox"/>
<u>Senator:</u>	DeVries <input type="checkbox"/>	<u>by Senator:</u>	DeVries <input type="checkbox"/>	<u>by Senator:</u>	DeVries <input type="checkbox"/>
	Reynolds <input type="checkbox"/>		Reynolds <input checked="" type="checkbox"/>		Reynolds <input type="checkbox"/>
	Cilley <input type="checkbox"/>		Cilley <input type="checkbox"/>		Cilley <input type="checkbox"/>
	Bragdon <input checked="" type="checkbox"/>		Bragdon <input type="checkbox"/>		Bragdon <input checked="" type="checkbox"/>
	Roberge <input type="checkbox"/>		Roberge <input type="checkbox"/>		Roberge <input type="checkbox"/>

Motion of: _____

VOTE: _____

<u>Made by</u>	Hassan <input type="checkbox"/>	<u>Seconded</u>	Hassan <input type="checkbox"/>	<u>Reported</u>	Hassan <input type="checkbox"/>
<u>Senator:</u>	DeVries <input type="checkbox"/>	<u>by Senator:</u>	DeVries <input type="checkbox"/>	<u>by Senator:</u>	DeVries <input type="checkbox"/>
	Reynolds <input type="checkbox"/>		Reynolds <input type="checkbox"/>		Reynolds <input type="checkbox"/>
	Cilley <input type="checkbox"/>		Cilley <input type="checkbox"/>		Cilley <input type="checkbox"/>
	Bragdon <input type="checkbox"/>		Bragdon <input type="checkbox"/>		Bragdon <input type="checkbox"/>
	Roberge <input type="checkbox"/>		Roberge <input type="checkbox"/>		Roberge <input type="checkbox"/>

<u>Committee Member</u>	<u>Present</u>	<u>Yes</u>	<u>No</u>	<u>Reported out by</u>
Senator Hassan, Chairman	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Senator DeVries, Vice-Chair	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Senator Reynolds	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Senator Cilley	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Senator Bragdon	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Senator Roberge	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Amendments: _____

Notes: _____

Committee Report

STATE OF NEW HAMPSHIRE
SENATE
REPORT OF THE COMMITTEE

Date: April 20, 2010

THE COMMITTEE ON Commerce, Labor and Consumer Protection
to which was referred House Bill 299

AN ACT (New Title) prohibiting banks from requiring fingerprints
in order to complete a banking transaction.

Having considered the same, the committee recommends that the Bill:

IS INEXPEDIENT TO LEGISLATE

BY A VOTE OF: 6-0

AMENDMENT # s

Senator Peter E. Bragdon
For the Committee

Danielle Barker 271-3093

New Hampshire General Court - Bill Status System

Docket of HB299

Docket Abbreviations

Bill Title: (New Title) prohibiting banks from requiring fingerprints in order to complete a banking transaction.

Official Docket of HB299:

Date	Body	Description
01/08/2009	H	Introduced and Referred to Commerce and Consumer Affairs; HJ 12 , PG.223
01/29/2009	H	Public Hearing: 2/11/2009 1:30 PM LOB 302
03/06/2009	H	Subcommittee Work Session: 3/12/2009 8:40 AM LOB 302
03/06/2009	H	Executive Session: 3/12/2009 11:00 AM LOB 302
03/12/2009	H	Retained in Committee
09/22/2009	H	Retained Bill - Subcommittee Work Session: 10/14/2009 10:00 AM LOB 302
10/01/2009	H	==CANCELLED== Retained Bill - Executive Session: 10/28/2009 LOB 302 1:00 PM
10/01/2009	H	=CANCELLED= Retained Bill - Continued Executive Session If Needed: 11/3/2009 10:00 AM LOB 302
10/28/2009	H	Retained Bill - Executive Session: 11/12/2009 10:15 AM LOB 302 ==TIME CHANGE (Orig 10:00AM)==
11/24/2009	H	Committee Report: Ought to Pass with Amendment #2479h (NT) for Jan 6 RC (vote 10-7); HC 2 , PG.88
11/24/2009	H	Proposed Committee Amendment #2479h (New Title); HC 1 , PG.9-10
01/06/2010	H	Amendment #2479h (New Title) Adopted, VV; HJ 6 , PG.274
01/06/2010	H	Ought to Pass with Amendment #2479h (New Title): MA DIV 255-93; HJ 6 , PG.274
03/24/2010	S	Introduced and Referred to Commerce, Labor and Consumer Protection; SJ 11 , Pg.259
04/06/2010	S	Hearing: April 13, 2010, Room 102, LOB, 9:00 a.m.; SC15
04/20/2010	S	Committee Report: Inexpedient to Legislate 4/28/10; SC17
04/28/2010	S	Inexpedient to Legislate, MA, VV === BILL KILLED ===; SJ 16 , Pg.344

NH House

NH Senate

Contact Us

New Hampshire General Court Information Systems
107 North Main Street - State House Room 31, Concord NH 03301

Other Referrals

COMMITTEE REPORT FILE INVENTORY

HB299 ORIGINAL REFERRAL

RE-REFERRAL

1. THIS INVENTORY IS TO BE SIGNED AND DATED BY THE COMMITTEE SECRETARY AND PLACED INSIDE THE FOLDER AS THE FIRST ITEM IN THE COMMITTEE FILE.
2. PLACE ALL DOCUMENTS IN THE FOLDER FOLLOWING THE INVENTORY IN THE ORDER LISTED.
3. THE DOCUMENTS WHICH HAVE AN "X" BESIDE THEM ARE CONFIRMED AS BEING IN THE FOLDER.
4. THE COMPLETED FILE IS THEN DELIVERED TO THE CALENDAR CLERK.

- DOCKET (Submit only the latest docket found in Bill Status)
- COMMITTEE REPORT
- CALENDAR NOTICE on which you have taken attendance
- HEARING REPORT (written summary of hearing testimony)
- HEARING TRANSCRIPT (verbatim transcript of hearing)
List attachments (testimony and submissions which are part of the transcript) by number [1 thru 4 or 1, 2, 3, 4] here: _____
- SIGN-UP SHEET

ALL AMENDMENTS (passed or not) CONSIDERED BY COMMITTEE:

____ - AMENDMENT # _____ - AMENDMENT # _____
____ - AMENDMENT # _____ - AMENDMENT # _____

ALL AVAILABLE VERSIONS OF THE BILL:

AS INTRODUCED AS AMENDED BY THE HOUSE
 FINAL VERSION AS AMENDED BY THE SENATE

- PREPARED TESTIMONY AND OTHER SUBMISSIONS (Which are not part of the transcript)
List by letter [a thru g or a, b, c, d] here: A

- EXECUTIVE SESSION REPORT

____ OTHER (Anything else deemed important but not listed above, such as amended fiscal notes):

IF YOU HAVE A RE-REFERRED BILL, YOU ARE GOING TO MAKE UP A DUPLICATE FILE FOLDER

DATE DELIVERED TO SENATE CLERK 9/16/70


COMMITTEE SECRETARY