

**FIFTY-FOURTH LEGISLATURE  
FIRST SESSION, 2019**

February 21, 2019

Mr. Speaker:

Your **CONSUMER & PUBLIC AFFAIRS COMMITTEE**, to whom  
has been referred

**HOUSE BILL 523**

has had it under consideration and reports same with  
recommendation that it **DO PASS**, amended as follows:

1. On page 1, line 14, after "WITHDRAWALS", insert ";  
PROVIDING A DEFINITION".
2. On page 1, line 20, before "It", insert the subsection  
designation "A."
3. On page 1, line 22, strike "of its" and insert in lieu  
thereof "electronically of each".
4. On page 1, line 25, after the period, insert "The  
provisions of this section shall not apply to a federally insured  
depository institution."
5. On page 1, line 25, strike the closing quotation mark.
6. On page 1, after line 25, insert the following new  
subsection:  
  
"B. For purposes of this section, "automatic payment  
agreement" means an agreement between a creditor and a consumer that  
authorizes the creditor to periodically withdraw money from a credit  
card or a checking or savings account to pay a bill."

and thence referred to the **JUDICIARY COMMITTEE**.

Respectfully submitted,

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Elizabeth "Liz" Thomson, Chair

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Adopted \_\_\_\_\_ Not Adopted \_\_\_\_\_  
(Chief Clerk) (Chief Clerk)

Date \_\_\_\_\_

The roll call vote was 3 For 0 Against  
Yes: 3  
No: 0  
Excused: None  
Absent: Ezzell, Schmedes

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