

February 10, 1983

LB 69

SENATOR CHAMBERS: And the bank cannot arbitrarily say because I don't want to offend my business customers by putting their business on their checks, they still have to do it and we should ensure that the Banking Department make sure that every check carries that date, right?

SENATOR GOODRICH: Yes.

SENATOR CHAMBERS: Thank you. Now I have another question. Is this really an attempt by slovenly business people to get the Legislature to fill in with a law the gaps that exist because they are careless in their business activities?

SENATOR GOODRICH: No, it is a procedure that they are trying to get established so that they can ease up the amount of work that they have to do to protect themselves in the acceptance of checks from the people that are artists at giving out bad checks.

SENATOR CHAMBERS: Okay, you are taking my time, Senator Goodrich. I just would like you to answer the question so I can get to a point. If you called a bank right now, can you find out when anybody whose name you give has opened an account if they have one, will they give you that information?

SENATOR GOODRICH: I would doubt that very much.

SENATOR CHAMBERS: So what you are doing then by this bill is taking away the right to privacy that people do have now with reference to business they conduct with a bank. Is that what the bill would do?

SENATOR GOODRICH: No, not really.

SENATOR CHAMBERS: So then you can get this information if you call?

SENATOR GOODRICH: You can get the information, for example, let's say I give you a check. You can call the bank and ask them if this check is good.

SENATOR CHAMBERS: Can you get the date that the account was opened?

SENATOR GOODRICH: No. You can get the information whether that check is good at this moment or not.

SENATOR CHAMBERS: Can't you do that without this bill?