



# House of Representatives

General Assembly

**File No. 144**

January Session, 2001

Substitute House Bill No. 5732

*House of Representatives, April 5, 2001*

The Committee on Banks reported through REP. DOYLE of the 28th Dist., Chairperson of the Committee on the part of the House, that the substitute bill ought to pass.

## **AN ACT CONCERNING IDENTIFICATION REQUIRED FOR CHECK CASHING.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) Each bank, as defined in section 36a-2 of the  
2 general statutes, shall cash, at its main office or any of its branch offices  
3 within this state, for any person any check payable at such bank or  
4 drawn on an account held at the bank in an amount up to and  
5 including one thousand dollars, provided the check is negotiated to  
6 the bank and the person provides identification as required by the  
7 bank. The bank may not require more than two forms of identification  
8 if the person provides one of the following forms of identification: (1)  
9 A passport issued by the State Department of the United States, (2) a  
10 motor vehicle operator's license issued pursuant to section 14-36 of the  
11 general statutes or a motorcycle operator's license issued pursuant to  
12 section 14-40a of the general statutes, or (3) any identity card issued by  
13 the Department of Motor Vehicles in accordance with section 1-1h of  
14 the general statutes.

15       Sec. 2. (NEW) No bank, as defined in section 36a-2 of the general  
16 statutes, or person licensed pursuant to section 36a-581 of the general  
17 statutes, shall write or cause to be written or printed identifying  
18 information such as a motor vehicle operator's license number or a  
19 credit card number on any check cashed by such person.

**BA**       *JOINT FAVORABLE SUBST.*

The following fiscal impact statement and bill analysis are prepared for the benefit of members of the General Assembly, solely for the purpose of information, summarization, and explanation, and do not represent the intent of the General Assembly or either House thereof for any purpose:

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**OFA Fiscal Note**

**State Impact:** None

**Affected Agencies:** Department of Banking

**Municipal Impact:** None

**Explanation**

**State Impact:**

The bill requires main and branch offices of Connecticut and federal banks to cash checks up to \$1000 that are payable at the bank or are drawn on an account at the bank. The bill prohibits a bank from requiring more than two standard forms of identification. There is no fiscal impact to the Department of Banking as a result of this bill.

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**OLR Bill Analysis**

sHB 5732

***AN ACT CONCERNING IDENTIFICATION REQUIRED FOR CHECK CASHING.***

**SUMMARY:**

This bill requires the main and branch offices of Connecticut and federal banks to cash checks for up to \$1,000 that are payable at the bank or are drawn on an account held at the bank. The check must be negotiated to the bank, and the person cashing it must provide the identification that the bank requires. The bill prohibits a bank from requiring more than two forms of identification when the customer provides: (1) a U.S. passport, (2) a driver's license, or (3) an identity card issued by the Department of Motor Vehicles.

The bill also prohibits a bank or check cashing facility from writing or printing on a check identifying information about the person cashing it, such as the person's driver's license or credit card number.

EFFECTIVE DATE: October 1, 2001

**COMMITTEE ACTION**

Banks Committee

Joint Favorable Substitute

Yea 12      Nay 4