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**Testimony submitted by State Representative Catherine Abercrombie, 83rd
District to the Bank Committee, February 24, 2009**

RE: HB 6479 "An Act Concerning the use of Payroll Debit Cards"

Good Morning Representative Barry, Senator Duff and Members of the Banks Committee. Thank you for the opportunity to testify on HB 6479, An Act Concerning the use of Payroll Debit Cards.

As the title suggests, this legislation would give employee's the option of a payroll debit Card or a paper pay check.

This bill came from a complaint from a constituent. The constituent was asked to sign up for direct deposit or be given a payroll debit card. The employee signed the needed paper work for direct deposit and for some reason the request did not go through. Therefore, the employee was given a debit card. The employee was not notified that their direct deposit did not go through. When trying to use the debit card they became aware that each time they used the debit card they were being charged anywhere from \$3.00 or more depending on the amount of the withdrawn.

I feel that if a company does not have an adequate system in place for direct deposit the employee should not be penalized by being given a debit card. The employer should give the employee the option. The employee should not be forced to take a debit card.

I thank the committee for hearing this bill and urge you to act favorably on it.

Respectfully submitted,

Catherine Abercrombie, 83rd District