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SENATOR CUDABACK: One minute.

SENATOR QUANDAHL: There may be some additional interest and penalties that would apply to that, also. And it could be, also, that it would generate a negative credit report entry, too, for having a late payment. And so this, basically, would allow the consumer to call up that company, say, hey, I'm in a bind, can you take this out of my check? It does require some additional paperwork on the part of the company. It does require some additional personnel, some telephone time, paperwork to be generated to actually create the debit. And so that \$5 fee is actually, in my estimation, quite reasonable, in connection with the charges that could be assessed if the payment isn't made on time. So this just addresses payments that are made out of the ordinary course of business. And it's a \$5 fee. Again, it's not a requirement that that \$5 fee, but it would allow those...

SENATOR CUDABACK: Time.

SENATOR QUANDAHL: ...companies to charge that.

SENATOR CUDABACK: Thank you, Senator Landis and Senator Quandahl. Senator Bourne, followed by Senator Quandahl. Senator Bourne.

SENATOR BOURNE: Thank you, Mr. President, members. I wasn't going to speak on this bill until Senator Landis asked the question. And I've got a good answer for him, but I want to make a statement first. Where this would impact consumers is, say you have a credit card balance. You know, Christmas is over, you've got a balance, and your credit card payment is due on the 15th. You got busy, you're down here in the Legislature, what have you, and you didn't have time...you didn't rake your payment. And you realize on the 14th that you're going to get a \$29 late fee if you don't get that payment in within 24 hours. So what happens is you call your credit card lender, provider, whatever it is, and you say, I want to have this money automatically deducted from my checking account, and thus you avoid the late fee. And I have done this, and other...for