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credit cards issued other than in Nebraska. And I want to say it's a \$9 fee that they charge in other states. But here's the answer to Senator Landis. And no offense to Senator Quandahl, but I think a more appropriate answer is, is that this is a way for credit card companies to get a little bit more out of the consumer. Because they know that if the credit card payment isn't made by the proper day, and it's not even...say if the payment is due February 15, it's not February 15 at midnight, it's February 15 at, say, two o'clock in the afternoon...if that check is not posted, even though it could be in the credit card facility's premises, if it's not posted by 2:00 in the afternoon, you get a \$29 late fee. But what's going on is that they're...they almost...I don't want to say the encourage late fees, but it is a \$29 spiff that they get whenever you're late, even if it's one minute past two o'clock or three o'clock in the afternoon. So Senator Landis, in answer to your question, what I think this is is just another way for them to get a little bit more money out of a consumer that doesn't get their payment in there promptly. And it could be even one minute late. So I don't know if the bill is a good idea, bad idea. I know many other states do it. It does seem to be a little harsh. And here's another instance where this would come in. Say you have some credit card debt that you got over Christmas, and you wanted to pay it off. Well, if you called...say your payment is due on the 1st of the month, but you get paid on the 15th as well, and you want to add a little bit more money to your credit card balance to pay it off, well, then they'd make you another \$5 there. It does raise the effective rate of interest, I would say. But it is just another way for a consumer...or, for credit card companies to get a little bit more out of consumers. It's a policy decision. I do know other states are doing it. But it just seems we're piling on. Thank you.

SENATOR CUDABACK: Thank you, Senator Bourne. Senator Quandahl.

SENATOR QUANDAHL: Thank you, Mr. President. I just wanted to make...Senator Bourne made a good point by bringing up an analogy for a credit card account. I guess I would like to bring us around...LB 215 actually deals not with credit cards, but with installment sales and loans. It's retail installment contracts and installment loans. He's right that credit card