

Legislative Analysis



REQUIRE FINANCIAL INSTITUTIONS TO PROHIBIT CERTAIN BRIDGE CARD ATM WITHDRAWALS

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House Bills 4858-4860

Sponsor: Rep. Margaret E. O'Brien

Committee: Families, Children, and Seniors

Complete to 10-14-13

A SUMMARY OF HOUSE BILLS 4858-4860 AS INTRODUCED 6-20-13

The bills would require financial institutions that own, operate, or manage an automatic teller machine (ATM) located on the premises of a casino, casino enterprise, liquor store, or adult entertainment establishment to ensure that the ATM would not allow an individual to access cash benefits from a Michigan Bridge Card.

Each bill would amend a separate act to apply to a different kind of financial institution.

House Bill 4858 would amend the Banking Code of 1999 (MCL 487.11101 et al.); House Bill 4859 would amend the Savings Bank Act (MCL 487.3101 et al.); and House Bill 4860 would amend the Credit Union Act (MCL 490.101 et al.).

The bills would define the following terms;

"Adult entertainment establishment" would mean any of the following: an on-premises licensee that holds a topless activity permit described in the Michigan Liquor Control Act (MCL 436.1916) or any other retail establishment that provides adult-oriented entertainment in which performers disrobe or perform in an unclothed state for entertainment.

"Casino," "casino enterprise," and "gaming" would mean those terms as defined in the Michigan Gaming Control and Revenue Act (MCL 432.202). However, the terms "casino" and "casino enterprise" would not include a grocery store that sells groceries, including staple foods, and is located in a casino, or any other business establishment that offers gaming that is incidental to the principal purpose of that establishment.

"Liquor store" would mean a retailer, as defined in the Michigan Liquor Control Code (MCL 436.111), that is exclusively or primarily engaged in the sale of spirits. However, the term would not include a grocery store that sells spirits and groceries, including staple foods. (Generally speaking, the term "spirits" under state law does not include beer and wine. The term "staple foods" under federal law generally means foods in the following categories: meat, poultry, or fish; bread or cereals; vegetables or fruits; and dairy products.)

FISCAL IMPACT:

House Bills 4858-4860 would not have a significant fiscal impact on the Department of Insurance and Financial Services (DIFS) since the bills do not stipulate any administrative or enforcement responsibilities for DIFS.

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