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ENGROSSED SUBSTITUTE SENATE BILL 6171

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State of Washington

53rd Legislature

1994 Regular Session

By Senate Committee on Labor & Commerce (originally sponsored by Senators Vognild, Loveland, Ludwig, Franklin and Hargrove)

Read first time 01/31/94.

1 AN ACT Relating to the cashing of government issued checks or  
2 warrants; amending RCW 39.58.108; and creating a new section.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 **Sec. 1.** RCW 39.58.108 and 1984 c 177 s 17 are each amended to read  
5 as follows:

6 Any financial institution may become a qualified depository upon  
7 approval by the commission and segregation of collateral in the manner  
8 as set forth in this chapter, and upon compliance with all rules as  
9 promulgated by the commission. Until such time as depositories have  
10 submitted four consecutive reports to the commission as required by RCW  
11 39.58.100, they shall at all times pledge and segregate eligible  
12 securities in an amount equal to not less than ten percent of all  
13 public funds on deposit in said depository.

14 In order to be a qualified public depository, a financial  
15 institution must cash, upon presentation of reasonable identification,  
16 checks and warrants issued by Washington state, and checks and warrants  
17 issued by the federal government, for noncustomers who are the original  
18 payees for no fee or for a fee that does not exceed one dollar. No  
19 financial institution shall be liable for a loss incurred as the result

1 of a wrongful payment of any Washington state check or warrant cashed  
2 pursuant to this section, if the financial institution cashed the check  
3 or warrant based upon the required reasonable identification.

4 As used in this section, "reasonable identification" means a valid  
5 current pictured Washington state driver's license or a valid current  
6 pictured identification card issued by Washington state, and any one of  
7 the following valid pieces of identification:

8 (1) Employment photo identification card;

9 (2) Military or dependent military identification badge or card;

10 (3) School student body identification card;

11 (4) Credit card; or

12 (5) United States passport.

13 NEW SECTION. Sec. 2. Financial institutions, the department of  
14 social and health services, office of special investigations and the  
15 department of motor vehicles shall jointly evaluate cost effective  
16 methods, including fingerprinting, which reduce fraudulent cashing of  
17 government checks and warrants. The department of social and health  
18 services shall call the group together and ensure that the report and  
19 proposed legislation is reported to the appropriate standing committees  
20 of the legislature by December 30, 1994.

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