

House Bill 1565

By: Representative Smyre of the 132nd

A BILL TO BE ENTITLED
AN ACT

1 To amend Code Section 7-5-3 of the Official Code of Georgia Annotated, relating to the
2 organization of credit card banks, so as to require credit card banks and domestic lenders to
3 conduct criminal history background checks on employees who have access to credit card
4 account information; to change certain provisions relating to the organization of credit card
5 banks; to provide for related matters; to provide an effective date; to repeal conflicting laws;
6 and for other purposes.

7 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

8 **SECTION 1.**

9 Code Section 7-5-3 of the Official Code of Georgia Annotated, relating to the organization
10 of credit card banks is amended by striking "and" at the end of paragraph (9), by striking the
11 period and inserting "; and" at the end of paragraph (10), and by adding a new paragraph
12 immediately following paragraph (10) to read as follows:

13 "(11) A domestic lender or credit card bank located in this state or organized or chartered
14 under the laws of this state shall be required to conduct a criminal history background
15 check of each employee having access to credit card account information. The criminal
16 history check shall be conducted in accordance with Code Section 35-3-34 and shall be
17 based upon the submission of fingerprints of the person whose records are requested."

18 **SECTION 2.**

19 This Act shall become effective on July 1, 2006.

20 **SECTION 3.**

21 All laws and parts of laws in conflict with this Act are repealed.