

By: Representative Banks

To: Banks and Banking

HOUSE BILL NO. 1100

1 AN ACT TO PROVIDE THAT A PERSON WHO MAKES PAYMENTS ON AN OPEN
2 ACCOUNT OR A REVOLVING CHARGE ACCOUNT IN PERSON AT AN OFFICE
3 AUTHORIZED TO ACCEPT THOSE PAYMENTS SHALL BE SUBJECT TO THE SAME
4 PROCEDURES, REQUIREMENTS OR CONDITIONS FOR MAKING THE PAYMENT THAT
5 HE OR SHE WOULD BE SUBJECT TO IF THE PAYMENT WERE MADE BY MAIL;
6 AND FOR RELATED PURPOSES.

7 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

8 **SECTION 1.** Whenever a person has an open account or a
9 revolving charge account with another person or entity for
10 services received from that person or entity, and the account
11 holder makes a payment in person at an office authorized to accept
12 payments for the person or entity that provided the services, the
13 account holder shall be subject to the same procedures,
14 requirements or conditions for making the payment that he or she
15 would be subject to if the payment were made by mail. For
16 example, if the person is allowed to make payments on the account
17 by mail with a check, the person shall be allowed to make payments
18 on the account in person with a check. In addition, the office
19 where the payment is made in person shall not subject the account
20 holder to any additional procedures, requirements or conditions
21 that it would not impose on the account holder if the payment were
22 made by mail.

23 **SECTION 2.** This act shall take effect and be in force from
24 and after July 1, 2002.

