

By: Senator(s) Michel, Albritton, King,
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To: Business and Financial
Institutions

SENATE BILL NO. 2739

1 AN ACT TO REENACT SECTIONS 75-67-501 THROUGH 75-67-537,
2 MISSISSIPPI CODE OF 1972, WHICH CREATE THE MISSISSIPPI CHECK
3 CASHERS ACT AND PROVIDE FOR THE LICENSING OF CHECK CASHERS; TO
4 AMEND SECTION 75-67-539, MISSISSIPPI CODE OF 1972, TO EXTEND THE
5 REPEALER ON THOSE REENACTED SECTIONS; AND FOR RELATED PURPOSES.

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

7 **SECTION 1.** Section 75-67-501, Mississippi Code of 1972, is
8 reenacted as follows:

9 75-67-501. This article shall be known and may be cited as
10 the "Mississippi Check Cashers Act."

11 **SECTION 2.** Section 75-67-503, Mississippi Code of 1972, is
12 reenacted as follows:

13 75-67-503. The following words and phrases used in this
14 article shall have the following meanings unless the context
15 clearly indicates otherwise:

16 (a) "Appropriate law enforcement agency" means the
17 sheriff of each county in which the licensee maintains an office,
18 or the police chief of the municipality in which the licensee
19 maintains an office, or law enforcement officers of the Department
20 of Public Safety.

21 (b) "Attorney General" means the Attorney General of
22 the State of Mississippi.

23 (c) "Check" means any check, draft, money order,
24 personal money order, pre-authorized customer draft, or other
25 instrument for the transmission or payment of money as determined
26 by the Commissioner of Banking and Consumer Finance, but shall not
27 include travelers checks or foreign drawn payment instruments.



28 (d) A "check casher" means any individual, partnership,
29 association, joint-stock association, trust or corporation,
30 excluding the United States government and the government of this
31 state, who exchanges cash or other value for any check, draft,
32 money order, personal money order, or other instrument for the
33 transmission or payment of money, except travelers checks and
34 foreign drawn payment instruments, and who charges a fee therefor.

35 (e) "Commissioner" means the Mississippi Commissioner
36 of Banking and Consumer Finance, or his designee, as the
37 designated official for the purpose of enforcing this article.

38 (f) "Department" means the Department of Banking and
39 Consumer Finance.

40 (g) "Licensee" means any individual, partnership,
41 association or corporation duly licensed by the Department of
42 Banking and Consumer Finance to engage in the business of cashing
43 checks under this article.

44 (h) "Person" means an individual, partnership,
45 corporation, joint venture, trust, association or any legal entity
46 however organized.

47 (i) "Personal money order" means any instrument for the
48 transmission or payment of money in relation to which the
49 purchaser or remitter appoints or purports to appoint the seller
50 thereof as his agent for the receipt, transmission or handling of
51 money, whether such instrument is signed by the seller or by the
52 purchaser or remitter or some other person.

53 **SECTION 3.** Section 75-67-505, Mississippi Code of 1972, is
54 reenacted as follows:

55 75-67-505. (1) (a) A person may not engage in business as
56 a check casher or otherwise portray himself as a check casher
57 unless the person has a valid license authorizing engagement in
58 the business. A separate license is required for each place of
59 business under this article and each business must be independent
60 of, and not a part of, any other business operation. A check



61 cashing business shall not be a part of, or located at the same
62 business address with, a pawnshop, title pledge office and small
63 loan company.

64 (b) A check cashing business shall (i) have a
65 definitive United States Postal address and E911 address; (ii)
66 comply with local zoning requirements; (iii) have a minimum of one
67 hundred (100) square feet with walls from floor to ceiling
68 separating the operation from any other businesses; (iv) have an
69 outside entrance, but may be located in an area that has a common
70 lobby shared by other businesses as long as the customers do not
71 enter the check cashing business through another business; (v)
72 have proper signage; and (vi) maintain separate books and records.
73 Any licensee who does not cash any delayed deposit checks as
74 authorized under Section 75-67-519 shall not be subject to the
75 requirements of subparagraphs (i), (iii) and (iv) of this
76 paragraph.

77 (c) A licensed check casher may sell, at the same
78 location as his check cashing business, the following items and
79 services: money orders; income tax preparation service; copy
80 service; wire transfer service; notary service; pagers; pager
81 service; prepaid cellular service; debit card; prepaid telephone
82 cards; prepaid telephone service; and operate a processing center
83 where utility bills, credit card payments and other payments are
84 collected from the general public and governmental and private
85 payments are distributed. In the event a licensee accepts wire
86 transfers in the form of a direct deposit of a payroll check or
87 other similar types of deposit, the licensee shall not encumber
88 any transferred funds against a deferred deposit agreement or any
89 delinquent deferred deposit agreement with such customer. The
90 commissioner may authorize additional functions in addition to
91 those provided in this subsection that may be performed as part of
92 a check cashing business.



93 (d) The commissioner may issue more than one (1)
94 license to a person if that person complies with this article for
95 each license. A new license is required upon a change, directly
96 or beneficially, in the ownership of any licensed check casher
97 business and an application shall be made to the commissioner in
98 accordance with this article.

99 (2) When a licensee wishes to move a check casher business
100 to another location, the licensee shall give thirty (30) days'
101 prior written notice to the commissioner who shall amend the
102 license accordingly.

103 (3) Each license shall remain in full force and effect until
104 relinquished, suspended, revoked or expired. With each initial
105 application for a license, the applicant shall pay the
106 commissioner at the time of making the application a license fee
107 of Seven Hundred Fifty Dollars (\$750.00), and on or before
108 September 1 of each year thereafter, an annual renewal fee of Four
109 Hundred Seventy-five Dollars (\$475.00). If the annual renewal fee
110 remains unpaid twenty-nine (29) days after September 1, the
111 license shall thereupon expire, but not before the thirtieth day
112 of September of any year for which the annual fee has been paid.
113 If any licensee fails to pay the annual renewal fee before the
114 thirtieth day of September of any year for which the renewal fee
115 is due, then the licensee shall be liable for the full amount of
116 the license fee, plus a penalty in an amount not to exceed
117 Twenty-five Dollars (\$25.00) for each day that the licensee has
118 engaged in business after September 30. All licensing fees and
119 penalties shall be paid into the Consumer Finance Fund of the
120 Department of Banking and Consumer Finance.

121 (4) Notwithstanding other provisions of this article, the
122 commissioner may issue a temporary license authorizing the
123 operator of a check casher business on the receipt of an
124 application for a license involving principals and owners that are
125 substantially identical to those of an existing licensed check



126 cashier. The temporary license is effective until the permanent
127 license is issued or denied.

128 **SECTION 4.** Section 75-67-507, Mississippi Code of 1972, is
129 reenacted as follows:

130 75-67-507. The provisions of this article shall not apply
131 to:

132 (a) Any bank, trust company, savings association,
133 savings and loan association, savings bank or credit union which
134 is chartered under the laws of this state or under federal law and
135 domiciled in this state.

136 (b) Any person who cashes checks at their face value
137 and does not charge the consumer a fee or otherwise receive any
138 consideration from the consumer.

139 (c) Any person principally engaged in the retail sale
140 of goods or services who, either as an incident to or
141 independently of a retail sale, may from time to time cash checks
142 for a fee, not exceeding three percent (3%) of the face amount of
143 the check or Ten Dollars (\$10.00), whichever is greater. However,
144 the fee shall be conspicuously posted for public view.

145 **SECTION 5.** Section 75-67-509, Mississippi Code of 1972, is
146 reenacted as follows:

147 75-67-509. To be eligible for a check cashier license, an
148 applicant shall:

149 (a) Operate lawfully and fairly within the purposes of
150 this article.

151 (b) Not have been convicted of a felony in the last ten
152 (10) years or be active as a beneficial owner for someone who has
153 been convicted of a felony in the last ten (10) years.

154 (c) File with the commissioner a bond with good
155 security in the penal sum of Ten Thousand Dollars (\$10,000.00),
156 payable to the State of Mississippi for the faithful performance
157 by the licensee of the duties and obligations pertaining to the
158 business so licensed and the prompt payment of any judgment which



159 may be recovered against the licensee on account of charges or
160 other claims arising directly or collectively from any violation
161 of the provisions of this article. The bond shall not be valid
162 until it is approved by the commissioner. The applicant may file,
163 in lieu of the bond, cash, a certificate of deposit or government
164 bonds in the amount of Ten Thousand Dollars (\$10,000.00). Those
165 deposits shall be filed with the commissioner and are subject to
166 the same terms and conditions as are provided for in the surety
167 bond required in this paragraph. Any interest or earnings on
168 those deposits are payable to the depositor.

169 (d) File with the commissioner an application for a
170 license and the initial license fee required in this article. If
171 applicant's application is approved, a check casher license will
172 be issued within thirty (30) days.

173 (e) Submit a set of fingerprints from any local law
174 enforcement agency. In order to determine the applicant's
175 suitability for license, the commissioner shall forward the
176 fingerprints to the Department of Public Safety; and if no
177 disqualifying record is identified at the state level, the
178 fingerprints shall be forwarded by the Department of Public Safety
179 to the FBI for a national criminal history record check.

180 (f) Complete and file with the commissioner an annual
181 renewal application for a license accompanied by the renewal fee
182 required in this article.

183 **SECTION 6.** Section 75-67-511, Mississippi Code of 1972, is
184 reenacted as follows:

185 75-67-511. Each application for a license shall be in a form
186 prescribed by the commissioner, signed under oath, and shall
187 include the following:

188 (a) The legal name, residence and business address of
189 the applicant and, if the applicant is a partnership, association
190 or corporation, of every member, officer and director thereof.

191 However, the application need not state the full name and



192 address of each shareholder, if the applicant is owned directly or
193 beneficially by a person which as an issuer has a class of
194 securities registered under Section 12 of the Securities and
195 Exchange Act of 1934 or is an issuer of securities which is
196 required to file reports with the Securities and Exchange
197 Commission under Section 15(d) of the Securities and Exchange Act,
198 provided that the person files with the commissioner such
199 information, documents and reports as are required by the
200 provisions of the Securities and Exchange Act to be filed by the
201 issuer with the Securities and Exchange Commission.

202 (b) The complete address of the location at which the
203 applicant proposes to engage in the business of cashing checks.

204 (c) Other data and information the department may
205 require with respect to the applicant, its directors, trustees,
206 officers, members or agents.

207 (d) Sworn financial statements of the applicant showing
208 a net worth of at least Twenty Thousand Dollars (\$20,000.00) for
209 the first license. The applicant shall possess and maintain a net
210 worth of at least Twenty Thousand Dollars (\$20,000.00) for the
211 first license and at least Five Thousand Dollars (\$5,000.00) for
212 each additional license.

213 **SECTION 7.** Section 75-67-513, Mississippi Code of 1972, is
214 reenacted as follows:

215 75-67-513. (1) Upon filing of an application in a form
216 prescribed by the commissioner, accompanied by the documents
217 required in this article, the department shall investigate to
218 ascertain whether the qualifications prescribed by Sections
219 75-67-509 and 75-67-511 have been satisfied. If the commissioner
220 finds that the qualifications have been satisfied and, if he
221 approves the documents so filed by the applicant, he shall issue
222 to the applicant a license to engage in the business of check
223 cashing in this state.



224 (2) The license shall be kept conspicuously posted in the
225 place of business of the licensee.

226 **SECTION 8.** Section 75-67-515, Mississippi Code of 1972, is
227 reenacted as follows:

228 75-67-515. (1) The department may adopt reasonable
229 administrative regulations, not inconsistent with law, for the
230 enforcement of this article.

231 (2) To assure compliance with the provisions of this
232 article, the department may examine the books and records of any
233 licensee without notice during normal business hours. The
234 commissioner may charge the licensee an examination fee in an
235 amount not less than Three Hundred Dollars (\$300.00) nor more than
236 Six Hundred Dollars (\$600.00) for each office or location within
237 the State of Mississippi plus any actual expenses incurred while
238 examining the licensee's records or books that are located outside
239 the State of Mississippi. However, in no event shall a licensee
240 be examined more than once in a two-year period unless for cause
241 shown based upon consumer complaint and/or other exigent reasons
242 as determined by the commissioner.

243 (3) Each licensee shall keep and use in its business any
244 books, accounts and records the department may require to carry
245 into effect the provisions of this article and the administrative
246 regulations issued under this article. Every licensee shall
247 preserve the books, accounts and records of its business for at
248 least two (2) years.

249 (4) Any fee charged by a licensee for cashing a check shall
250 be posted conspicuously to the bearer of the check before cashing
251 the check, and the fee shall be a service fee and not interest.

252 (5) Before a licensee deposits with any bank or other
253 depository institution a check cashed by the licensee, the check
254 shall be endorsed with the actual name under which the licensee is
255 doing business.



256 (6) All personal checks cashed for a customer by a licensee
257 shall be dated on the actual date the cash is tendered to the
258 customer.

259 (7) No licensee shall cash a check payable to a payee unless
260 the licensee has previously obtained appropriate identification of
261 the payee clearly indicating the authority of the person cashing
262 the check, draft or money order on behalf of the payee.

263 (8) No licensee shall indicate through advertising, signs,
264 billboards or otherwise that checks may be cashed without
265 identification of the bearer of the check; and any person seeking
266 to cash a check shall be required to submit reasonable
267 identification as prescribed by the department. The provisions of
268 this subsection shall not prohibit a licensee from cashing a check
269 simultaneously with the verification and establishment of the
270 identity of the presenter by means other than presentation of
271 identification.

272 (9) Within five (5) business days after being advised by the
273 payor financial institution that a check has been altered, forged,
274 stolen, obtained through fraudulent or illegal means, negotiated
275 without proper legal authority or represents the proceeds of
276 illegal activity, the licensee shall notify the department and the
277 district attorney for the judicial district in which the check was
278 received. If a check is returned to the licensee by the payor
279 financial institution for any of these reasons, the licensee may
280 not release the check without consent of the district attorney or
281 other investigating law enforcement authority.

282 (10) If a check is returned to a licensee from a payor
283 financial institution because there are insufficient funds in or
284 on deposit with the financial institution to pay the check, the
285 licensee or any other person on behalf of the licensee shall not
286 institute or initiate any criminal prosecution against the maker
287 or drawer of the personal check with the intent and purpose of



288 aiding in the collection of or enforcing the payment of the amount
289 owed to the check casher by the maker or drawer of the check.

290 (11) Nothing in this article shall prohibit a licensee from
291 issuing coupons to customers or potential customers which are
292 redeemable against a deferred deposit transaction provided the
293 redemption results in a financial benefit to the customer on
294 current or future transactions.

295 **SECTION 9.** Section 75-67-516, Mississippi Code of 1972, is
296 reenacted as follows:

297 75-67-516. A licensee shall not advertise, display or
298 publish, or permit to be advertised, displayed or published, in
299 any manner whatsoever, any statement or representation that is
300 false, misleading or deceptive.

301 **SECTION 10.** Section 75-67-517, Mississippi Code of 1972, is
302 reenacted as follows:

303 75-67-517. Notwithstanding any other provision of law, no
304 check cashing business licensed under this article shall directly
305 or indirectly charge or collect fees for check cashing services in
306 excess of the following:

307 (a) Three percent (3%) of the face amount of the check
308 or Five Dollars (\$5.00), whichever is greater, for checks issued
309 by the federal government, state government, or any agency of the
310 state or agency of the state or federal government, or any county
311 or municipality of this state.

312 (b) Ten percent (10%) of the face amount of the check
313 or Five Dollars (\$5.00), whichever is greater, for personal
314 checks.

315 (c) Five percent (5%) of the face amount of the check
316 or Five Dollars (\$5.00), whichever is greater, for all other
317 checks, or for money orders.

318 A licensee may not advance monies on the security of any
319 personal check unless the presenter attests that the check being
320 presented is drawn on a legitimate, open and active account.



321 Except as provided by Section 75-67-519, any licensee who cashes a
322 check for a fee shall deposit the check not later than three (3)
323 business days from the date the check is cashed.

324 **SECTION 11.** Section 75-67-519, Mississippi Code of 1972, is
325 reenacted as follows:

326 75-67-519. (1) A licensee may defer the deposit of a
327 personal check cashed for a customer for up to thirty (30) days
328 under the provisions of this section.

329 (2) The face amount of any delayed deposit check cashed
330 under the provisions of this section shall not exceed Four Hundred
331 Dollars (\$400.00). Each customer is limited to a maximum amount
332 of Four Hundred Dollars (\$400.00) at any time.

333 (3) Each delayed deposit check cashed by a licensee shall be
334 documented by a written agreement that has been signed by the
335 customer and the licensee. The written agreement shall contain a
336 statement of the total amount of any fees charged, expressed as a
337 dollar amount and as an annual percentage rate. The written
338 agreement shall authorize the licensee to defer deposit of the
339 personal check until a specific date not later than thirty (30)
340 days from the date the check is cashed.

341 (4) A licensee shall not directly or indirectly charge any
342 fee or other consideration for cashing a delayed deposit check in
343 excess of eighteen percent (18%) of the face amount of the check.

344 (5) No check cashed under the provisions of this section
345 shall be repaid by the proceeds of another check cashed by the
346 same licensee or any affiliate of the licensee. A licensee shall
347 not renew or otherwise extend any delayed deposit check.

348 (6) A licensee shall not offer discount catalog sales or
349 other similar inducements as part of a delayed deposit
350 transaction.

351 (7) A licensee shall not charge a late fee or collection fee
352 on any deferred deposit transaction as a result of a returned
353 check or the default by the customer in timely payment to the



354 licensee. Notwithstanding anything to the contrary contained in
355 this section, a licensee may charge a processing fee, not to
356 exceed an amount authorized by the commissioner, for a check
357 returned for any reason, including, without limitation,
358 insufficient funds, closed account or stop payment, if such
359 processing fee is authorized in the written agreement signed by
360 the customer and licensee. In addition, if a licensee takes legal
361 action against a customer to collect the amount of a delayed
362 deposit check for which the licensee has not obtained payment and
363 obtains a judgment against the customer for the amount of that
364 check, the licensee shall also be entitled to any court-awarded
365 fees.

366 (8) When cashing a delayed deposit check, a licensee may pay
367 the customer in the form of the licensee's business check or a
368 money order; however, no additional fee may then be charged by the
369 licensee for cashing the licensee's business check or money order
370 issued to the customer.

371 **SECTION 12.** Section 75-67-521, Mississippi Code of 1972, is
372 reenacted as follows:

373 75-67-521. (1) The commissioner may, after notice and
374 hearing, suspend or revoke a license if he finds that:

375 (a) The licensee, either knowingly, or without the
376 exercise of due care to prevent the same, has violated any
377 provision of this article;

378 (b) Any fact or condition exists which, if it had
379 existed or had been known to exist at the time of the original
380 application for the license, clearly would have justified the
381 commissioner in refusing the license;

382 (c) The licensee has aided, abetted or conspired with
383 an individual or person to circumvent or violate the requirement
384 of this article;

385 (d) The licensee, or a legal or beneficial owner of the
386 license, has been convicted of a felony, or has been convicted of



387 a misdemeanor that the commissioner finds directly relates to the
388 duties and responsibilities of the business of check cashing.

389 (2) The commissioner may conditionally license or place on
390 probation a person whose license has been suspended or may
391 reprimand a licensee for a violation of this article.

392 (3) The manner of giving notice and conducting a hearing as
393 required by subsection (1) of this section shall be performed in
394 accordance with procedures prescribed by the commissioner in rules
395 or regulations adopted under Mississippi Administrative Procedures
396 Law, Section 25-43-1 et seq.

397 (4) Any licensee may surrender any license by delivering it
398 to the commissioner with written notice of its surrender, but that
399 surrender shall not affect the licensee's civil or criminal
400 liability for acts committed prior thereto.

401 (5) The commissioner may reinstate suspended licenses or
402 issue new licenses to a person whose license or licenses have been
403 revoked if no fact or condition then exists which clearly would
404 have justified the commissioner in refusing originally to issue a
405 license under this article.

406 (6) The appropriate local law enforcement agency shall be
407 notified of any licensee who has his license suspended or revoked
408 as provided by this article.

409 (7) The commissioner shall enforce the provisions of this
410 section.

411 **SECTION 13.** Section 75-67-523, Mississippi Code of 1972, is
412 reenacted as follows:

413 75-67-523. The commissioner, or his duly authorized
414 representative, for the purpose of discovering violations of this
415 article and for the purpose of determining whether persons are
416 subject to the provisions of this article, may examine persons
417 licensed under this article and persons reasonably suspected by
418 the commissioner of conducting business which requires a license
419 under this article, including all relevant books, records and



420 papers employed by those persons in the transaction of their
421 business, and may summon witnesses and examine them under oath
422 concerning matters relating to the business of those persons, or
423 such other matters as may be relevant to the discovery of
424 violations of this article, including without limiting the conduct
425 of business without a license as required under this article.

426 **SECTION 14.** Section 75-67-525, Mississippi Code of 1972, is
427 reenacted as follows:

428 75-67-525. (1) Any person who engages in the business of
429 check cashing without first securing a license prescribed by this
430 article shall be guilty of a misdemeanor and upon conviction
431 thereof, shall be punishable by a fine not in excess of One
432 Thousand Dollars (\$1,000.00) or by confinement in the county jail
433 for not more than one (1) year, or both.

434 (2) Any person who engages in the business of check cashing
435 without first securing a license prescribed by this article shall
436 be liable for the full amount of the license fee, plus a penalty
437 in an amount not to exceed Twenty-five Dollars (\$25.00) for each
438 day that the person has engaged in the business without a license.
439 All licensing fees and penalties shall be paid into the Consumer
440 Finance Fund of the Department of Banking and Consumer Finance.

441 **SECTION 15.** Section 75-67-527, Mississippi Code of 1972, is
442 reenacted as follows:

443 75-67-527. (1) In addition to any other penalty which may
444 be applicable, any licensee or employee who willfully violates any
445 provision of this article, or who willfully makes a false entry in
446 any record specifically required by this article, shall be guilty
447 of a misdemeanor and upon conviction thereof, shall be punishable
448 by a fine not in excess of One Thousand Dollars (\$1,000.00) per
449 violation or false entry.

450 (2) Compliance with the criminal provisions of this article
451 shall be enforced by the appropriate law enforcement agency, which



452 may exercise for that purpose any authority conferred upon the
453 agency by law.

454 (3) When the commissioner has reasonable cause to believe
455 that a person is violating any provision of this article, the
456 commissioner, in addition to and without prejudice to the
457 authority provided elsewhere in this article, may enter an order
458 requiring the person to stop or to refrain from the violation.
459 The commissioner may sue in any circuit court of the state having
460 jurisdiction and venue to enjoin the person from engaging in or
461 continuing the violation or from doing any act in furtherance of
462 the violation. In such an action, the court may enter an order or
463 judgment awarding a preliminary or permanent injunction.

464 (4) The commissioner may impose a civil penalty against any
465 licensee adjudged by the commissioner to be in violation of the
466 provisions of this article. The civil penalty shall not exceed
467 Five Hundred Dollars (\$500.00) per violation and shall be
468 deposited into the Department of Banking and Consumer Finance,
469 "Consumer Finance Fund."

470 (5) Any licensee convicted in the manner provided in this
471 article shall forfeit the surety bond or deposit required in
472 Section 75-67-509(c) and the amount of the bond or deposit shall
473 be credited to the budget of the state or local agency which
474 directly participated in the prosecution of the licensee, for the
475 specific purpose of increasing law enforcement resources for that
476 specific state or local agency. The bond or deposit shall be used
477 to augment existing state and local law enforcement budgets and
478 not to supplant them.

479 **SECTION 16.** Section 75-67-529, Mississippi Code of 1972, is
480 reenacted as follows:

481 75-67-529. The provisions of this article are severable. If
482 any part of this article is declared invalid or unconstitutional,
483 that declaration shall not affect the parts which remain.



484 **SECTION 17.** Section 75-67-531, Mississippi Code of 1972, is
485 reenacted as follows:

486 75-67-531. Check cashers operating check cashing locations
487 in business as of July 1, 1998, shall have until September 30,
488 1998, to apply for a license under this article, and upon the
489 approval of the application, the commissioner shall grant a
490 license under this article.

491 **SECTION 18.** Section 75-67-533, Mississippi Code of 1972, is
492 reenacted as follows:

493 75-67-533. The commissioner shall develop and provide any
494 necessary forms to carry out the provisions of this article.

495 **SECTION 19.** Section 75-67-535, Mississippi Code of 1972, is
496 reenacted as follows:

497 75-67-535. Municipalities in this state may enact ordinances
498 which are in compliance with, but not more restrictive than, the
499 provisions of this article. Any existing or future order,
500 ordinance or regulation which conflicts with this provision shall
501 be null and void.

502 **SECTION 20.** Section 75-67-537, Mississippi Code of 1972, is
503 reenacted as follows:

504 75-67-537. The commissioner may employ the necessary
505 full-time employees above the number of permanent full-time
506 employees authorized for the department for fiscal year 1999, to
507 carry out and enforce the provisions of this article. The
508 commissioner may also expend the necessary funds to equip and
509 provide necessary travel expenses for those employees.

510 **SECTION 21.** Section 75-67-539, Mississippi Code of 1972, is
511 amended as follows:

512 75-67-539. Sections 75-67-501 through 75-67-537 shall stand
513 repealed on July 1, 2017.

514 **SECTION 22.** This act shall take effect and be in force from
515 and after July 1, 2011.

