

MINUTES  
**HOUSE COMMERCE & HUMAN RESOURCES COMMITTEE**

**DATE:** Thursday, February 21, 2013  
**TIME:** 1:30 P.M.  
**PLACE:** Room EW05  
**MEMBERS:** Chairman Hartgen, Vice Chairman Anderson(31), Representatives Loertscher, Anderst, Hancey, Harris, Holtzclaw, Mendive, Romrell, VanOrden, King, Woodings  
**ABSENT/  
EXCUSED:** Representatives Loertscher, Anderst and Hancey  
**GUESTS:** Mike Brassey, Uniform Law Commission; Dawn Justice, Idaho Bankers Association  
**Chairman Hartgen** called the meeting to order at 1:32 p.m.  
**MOTION:** **Rep. Woodings** made a motion to approve the minutes of January 19, 2013.  
**Motion carried by voice vote.**  
**S 1031:** **Mike Brassey**, Uniform Law Commission, presented **S 1031**, stating that there are State and Federal laws that govern the process for electronic transfers of funds. Idaho law is contained in Article 4A of the Uniform Commercial Code (UCC). State law does not apply to transfers governed by the Federal Electronic Funds Transfer Act. Recently Congress amended Federal law to expand its coverage, as part of the Dodd-Frank Wall Street Reform and Consumer Protection Act, which created a new type of wire transfer known as "remittance transfer". This is a transfer by a consumer to a foreign country. It is not, by definition, an electronic funds transfer. This proposed legislation would assure that the relationship between Federal and State law remains as it was before the Federal expansion. It would only affect these new remittance transfers and would govern them under State law.  
**MOTION:** **Rep. Anderson(31)** made a motion to send **S 1031** to the floor with a **DO PASS** recommendation. **Motion carried by voice vote.** **Rep. Anderson(31)** will sponsor the bill on the floor.  
**ADJOURN:** There being no further business to come before the committee, the meeting was adjourned at 1:40 p.m.

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Representative Hartgen  
Chair

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Mary Tipps  
Secretary