



**ASSEMBLY AMENDMENT 3,
TO ASSEMBLY BILL 277**

August 27, 2013 – Offered by Representatives GENRICH, RICHARDS and SARGENT.

1 At the locations indicated, amend the bill as follows:

2 **1.** Page 10, line 1: after that line insert:

3 “**SECTION 15m.** DFI-Bkg 14.01 (4m) of the administrative code is created to
4 read:

5 DFI-Bkg 14.01 (**4m**) “Protected consumer” means any of the following:

6 (a) An individual for whom a guardian or conservator has been appointed.

7 (b) An individual with an intellectual disability.

8 (c) An individual with a cognitive impairment.”.

9 **2.** Page 10, line 7: after “follows” insert “, unless the customer is a protected
10 consumer”.

11 **3.** Page 10, line 8: delete lines 8 and 9 and substitute:

12 “**SECTION 17m.** DFI-Bkg 14.07 (2) (a) 1. and 2. of the administrative code are
13 renumbered DFI-Bkg 14.07 (2) (am) 1. and 2.”.

1 **4.** Page 11, line 25: after that line insert:

2 “**SECTION 18m.** DFI-Bkg 14.07 (2) (am) (intro.) of the administrative code is
3 created to read:

4 DFI-Bkg 14.07 (**2**) (am) (intro.) If the customer is a protected consumer, the
5 liability of a customer of a bank for the unauthorized use of a plastic card or other
6 access device to a customer bank communications terminal may not exceed the lesser
7 of the following:”.

8 **5.** Page 19, line 3: after that line insert:

9 “**SECTION 44m.** DFI-CU 63.02 (3m) of the administrative code is created to
10 read:

11 DFI-CU 63.02 (**3m**) “Protected consumer” means any of the following:

12 (a) An individual for whom a guardian or conservator has been appointed.

13 (b) An individual with an intellectual disability.

14 (c) An individual with a cognitive impairment.”.

15 **6.** Page 19, line 9: after “follows” insert “, unless the customer is a protected
16 consumer”.

17 **7.** Page 19, line 10: delete lines 10 and 11 and substitute:

18 “**SECTION 46m.** DFI-CU 63.07 (2) (a) 1. and 2. of the administrative code are
19 renumbered DFI-CU 63.07 (2) (am) 1. and 2.”.

20 **8.** Page 21, line 3: after that line insert:

21 “**SECTION 47m.** DFI-CU 63.07 (2) (am) (intro.) of the administrative code is
22 created to read:

1 DFI-CU 63.07 (2) (am) (intro.) If the customer is a protected consumer, the
2 liability of a customer of a credit union for the unauthorized use of a plastic card or
3 other access device to a remote terminal may not exceed the lesser of the following:".

4 **9.** Page 22, line 1: after that line insert:

5 "SECTION 51m. DFI-SB 12.02 (3m) of the administrative code is created to
6 read:

7 DFI-SB 12.02 (3m) "Protected consumer" means any of the following:

8 (a) An individual for whom a guardian or conservator has been appointed.

9 (b) An individual with an intellectual disability.

10 (c) An individual with a cognitive impairment."

11 **10.** Page 22, line 7: after "follows" insert ", unless the customer is a protected
12 consumer".

13 **11.** Page 22, line 8: delete lines 8 and 9 and substitute:

14 "SECTION 53m. DFI-SB 12.07 (2) (a) 1. and 2. of the administrative code are
15 renumbered DFI-SB 12.07 (2) (am) 1. and 2."

16 **12.** Page 24, line 3: after that line insert:

17 "SECTION 54m. DFI-SB 12.07 (2) (am) (intro.) of the administrative code is
18 created to read:

19 DFI-SB 12.07 (2) (am) (intro.) If the customer is a protected consumer, the
20 liability of a customer of a savings bank for the unauthorized use of a plastic card or
21 other access device to a remote service unit may not exceed the lesser of the
22 following:".

23 **13.** Page 25, line 1: after that line insert:

