

May 22, 2003

The Honorable Michael E. Busch  
Speaker of the House  
State House  
Annapolis MD 21401

Dear Mr. Speaker:

In accordance with Article II, Section 17 of the Maryland Constitution, today I have vetoed House Bill 117 – Banking Institutions – Truncated Accounts.

This bill repeals provisions of law requiring banking institutions offering truncated checking accounts to also offer customers a specified checking account plan and to provide specified information to a customer opening a truncated checking account; and requires a banking institution that returns check facsimiles instead of original checks to a customer who has requested the return of a check for specified purposes to return to the customer, on the customer's request, check facsimiles at no additional cost to the customer.

Senate Bill 160, which was passed by the General Assembly and signed by me, accomplishes the same purpose. Therefore, it is not necessary for me to sign House Bill 117.

Sincerely,  
Robert L. Ehrlich, Jr.  
Governor

### House Bill No. 117

AN ACT concerning

#### Banking Institutions – Truncated Accounts

FOR the purpose of repealing certain provisions of law requiring certain banking institutions to offer customers a certain checking account plan and to provide certain information to a customer opening a truncated checking account; ~~clarifying that a request by a customer with a truncated account for return of a check must be in writing;~~ requiring a banking institution that returns check facsimiles instead of original checks to a customer who has requested the return of a check for tax audits, litigation, or in connection with campaign financing reporting requirements to return to the customer, on the customer's request, certain check facsimiles at no additional cost to the customer; altering the purposes for which a customer with a truncated account may request the return of a check; altering the number of checks that a banking institution must return to a customer with a truncated account under certain circumstances; clarifying that a banking institution may return a check facsimile instead of an original check to a customer under certain circumstances; requiring a banking institution, on request of a customer with a certain truncated account, to return to the customer, on a regular basis, the customer's original checks or certain check facsimiles under certain circumstances; requiring a banking institution,