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SENATE MEMORIAL 2  
42ND LEGISLATURE - STATE OF NEW MEXICO - SECOND SESSION, 1996  
INTRODUCED BY  
ELIZABETH T. STEFANICS

A MEMORIAL  
REGARDING UNAUTHORIZED ELECTRONIC FUND TRANSFERS FROM CUSTOMER  
ACCOUNTS IN BANKS AND OTHER FINANCIAL INSTITUTIONS.

WHEREAS, electronic fund transfers from banks and other  
financial institutions have become widespread; and

WHEREAS, electronic fund transfers present previously  
unknown opportunities for unauthorized, fraudulent access to  
customer accounts; and

WHEREAS, customers need protection from unauthorized,  
fraudulent access to their accounts, such as payment of  
insurance premiums not approved or other unauthorized direct  
debit schemes;

NOW, THEREFORE, BE IT RESOLVED BY THE SENATE OF THE STATE  
OF NEW MEXICO that bank and financial institution customer  
accounts be protected from unauthorized, fraudulent access

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through electronic fund transfers and similar means; and

BE IT FURTHER RESOLVED that copies of this memorial be transmitted to the director of the financial institutions division of the regulation and licensing department.

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1 FORTY- SECOND LEGI SLATURE  
2 SECOND SESSI ON, 1996

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4  
5 February 8, 1996

6  
7 Mr. President:

8  
9 Your RULES COMMI TTEE, to whom has been referred

10  
11 SENATE MEMORIAL 2

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13 has had it under consideration and reports same with  
14 recom~~m~~endation that it DO PASS, and thence referred to the  
15 CORPORATIONS AND TRANSPORTATI ON COMMI TTEE.

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17 Respectfully submi tted,

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21 \_\_\_\_\_  
22 Glori a Howes, Chair man  
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Adopted \_\_\_\_\_ Not Adopted \_\_\_\_\_

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(Chief Clerk)

(Chief Clerk)

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Date \_\_\_\_\_

The roll call vote was 5 For 0 Against

Yes: 5

No: 0

Excused: Altamirano, Aragon, EJennings, Romero

Absent: 0

SMD02RU1

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1 FORTY- SECOND LEGI SLATURE  
2 SECOND SESSI ON, 1996

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4  
5 February 12, 1996

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7 Mr. President:

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9 Your CORPORATIONS & TRANSPORTATION COMMITTEE, to  
10 whom has been referred

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12 SENATE MEMORIAL 2

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14 has had it under consideration and reports same with  
15 recommendation that it DO PASS.

16  
17 Respectfully submitted,

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22 Roman M. Maes, III, Chairman  
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Adopted \_\_\_\_\_ Not Adopted \_\_\_\_\_

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(Chief Clerk)

(Chief Clerk)

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Date \_\_\_\_\_

The roll call vote was 6 For 1 Against

Yes: 6

No: Rawson

Excused: McKibben, Robinson

Absent: None

SMD002CT1

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