

## House Resolution 278

By: Representatives Beasley-Teague of the 65<sup>th</sup>, Fludd of the 66<sup>th</sup>, Brooks of the 63<sup>rd</sup>, Stanley-Turner of the 53<sup>rd</sup>, and Jordan of the 77<sup>th</sup>

## A RESOLUTION

1 Urging the Congress of the United States to enact legislation that would penalize banks and  
2 other financial institutions for continuing to automatically deduct money from accounts after  
3 receiving appropriate notice from the account holder to stop making such automatic  
4 deduction; and for other purposes.

5 WHEREAS, many banks, financial institutions, and commercial establishments offer  
6 preferred rates and services to individuals that allow payments to be automatically deducted  
7 from their accounts; and

8 WHEREAS, oftentimes, in the course of commerce, things may go awry in an individual's  
9 dealings with a bank, financial institution, or commercial establishment that cause the  
10 individual to want to end the automatic deductions from his or her account; and

11 WHEREAS, currently, banks and financial institutions that continue to automatically deduct  
12 payments from an individual's account after proper notification to stop are not subject to any  
13 penalty; and

14 WHEREAS, this practice causes great harm to the affected individual and leaves him or her  
15 with no effective remedy.

16 NOW, THEREFORE, BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES that  
17 the members of the U.S. Congress are urged to enact legislation to allow for the creation of  
18 a system to penalize banks and financial institutions that do not stop automatic deductions  
19 from accounts after receiving proper notice.

20 BE IT FURTHER RESOLVED that the Clerk of the House of Representatives is authorized  
21 and directed to transmit an appropriate copy of this resolution to each member of the Georgia  
22 congressional delegation.