

**SENATE BILL NO. 2182**

Introduced by

Senators Nelson, Hacker, Heitkamp

Representatives Delmore, Dosch, Ruby

1 A BILL for an Act to create and enact a new section to chapter 6-03 of the North Dakota  
2 Century Code, relating to bank operations in the case of an epidemic or other emergency.

3 **BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

4 **SECTION 1.** A new section to chapter 6-03 of the North Dakota Century Code is  
5 created and enacted as follows:

6 **Operations during epidemic or emergency - Notice to commissioner.** A bank that  
7 operates physical facilities in any area that is experiencing an epidemic or other emergency  
8 may adjust the bank's operations in any manner that is reasonable to protect the bank's  
9 customers, employees, assets, or business. Under this section a bank may temporarily close  
10 or relocate offices, employees, or operations; restrict access to offices or services; and change  
11 the manner in which the bank provides banking services. A bank shall notify the commissioner  
12 of any actions the bank takes under the authority of this section. The bank shall give the  
13 commissioner notice promptly and in any case within three business days of the bank's  
14 decision to adjust the bank's operations. The notice must describe the bank's actions and the  
15 expected duration of the bank's adjusted operations. Unless extended by the commissioner, a  
16 bank's authority to change the bank's operations under this section may not exceed sixty days.