MICROFILM DIVIDER

OMB/RECORDS MANAGEMENT DIVISION
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ROLL NUMBER

DESCRIPTION

1382

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Deanna Holbrook 10/3/03
Operator's Signature Date

2003 HOUSE INDUSTRY, BUSINESS AND LABOR

HB 1382

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2003 HOUSE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. HB 1382

House Industry, Business and Labor Committee

❑ Conference Committee

Hearing Date 1/29/03

Tape Number	Side A	Side B	Meter #
1		x	15.7-end
2	x		0.0-13.6
2	x		19.-26.0
Committee Clerk Signature	Judith Hammer		

Minutes: **Chairman Keiser** opened the hearing on HB 1382.

Rep. Johnson, District 37, introduced HB 1382 which relates to the direct deposit of wages. Processing two sets of payroll checks (manual and automated) is onerous to employers. Transaction accounts are available that have no minimum balance required and no upfront charges to open the account. Federal government Social Security checks are already directly deposited. If senior citizens are comfortable with this, why can't employees accept direct deposit?

Rep. Ekstrom: On line 11, by removing the language, "employer may not require", are we in fact, implying that an employer may require?

Rep. Johnson: That is what we are doing here. An employer can have all his employees be paid on one system.

Chairman Keiser: Will employers still provide a pay stub or a document with appropriate information?

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Operator's Signature 10/3/03 Date

Rep. Johnson: Most systems do print out pay stubs to be handed to the employee or mailed.

Rep. Severson: How about employees without bank accounts? My concern is that this might be inappropriate for some employees.

Rep. Grosz, District 42: This bill is business friendly and can generate tremendous savings because of the reduction of manually administering payroll computations. Employees are paid sooner. Pay stubs don't require signatures, that's a further administrative cost savings. For those people who need pay stubs for verifying information for social services etc, another statute under the aegis of the Labor Commissioner handles that. I don't know if this impacts agricultural employers.

Rep. Zaiser: What are the ramifications for employees who don't do banks?

Rep. Grosz: I guess they'd be forced to get an account if they want to be paid for their labor.

Jeff Swank, Vice-president, TMI Systems Design Corp. of Dickinson, appeared to testify in support of HB 1382. (See Attachment #1) We are not forcing employers to choose to use this. The single process can be beneficial for certain businesses.

Chairman Keiser: Does TMI or anybody else you know use an incentive to encourage employers to use direct deposit? Say $10 a month or something?

Swank: 90% of our employees use direct deposit, we only do 6 manual payroll checks every other weeks. The systems generate detailed pay stubs for the direct deposits.

Brian McClure, Human Resources Manager, Midwest Coca Cola, testified in support of HB 1382. Our payroll department is located in Florida. Pay stubs are available either by mail or e-mail. We can also get our W-2 forms via the Internet.

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Dale Anderson, President of GNDA, appeared to enthusiastically testify in support of HB 1382.

Direct deposit is safe, convenient, confidential, fast and it saves money.

Steve Spilde, CEO of the ND Insurance Reserve Fund, appeared to testify in support of HB 1382. (See Attachment # 2) Direct deposit saves administrative staff time and energy if a business requires countersignatures. Employers have to make the call whether an employee who resists being paid electronically is worth keeping on staff if that employee impairs the employer's option to utilize direct deposit.

John Risch, representing United Transportation Union, appeared to testify in opposition to HB 1382. He stated that this allows employers to force employees to have direct deposit. Itinerant employees will be negatively impacted.

Rep. Ekstrom spoke on her concerns regarding garnishment of wages and how that might be impacted or handled with direct deposit.

Mark Bachmeier, Commissioner of Labor, took the podium to answer questions.

Rep. Zaiser: what options are available to employees who don't want direct deposit? What ramifications could come about if an employee doesn't opt to have direct deposit for his pay? Could an employee be dismissed?

Bachmeier: Under current law there is a degree of disgression on the part of the individual worker as to the form or manner of payment they receive for their labor. This legislation allows an employer to compel his employees to accept a certain mode of payment. What options available to an employee at that point would be at the disgression of the employer. And yes, in North Dakota, an employee could be dismissed, as employment in ND is at will. It would depend on how valuable that employee was to his employer.

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Operator's Signature 10/3/03 Date

Rep. Ekstrom: How would wage disputes be handled?

Bachmeier: There might be better records of payments because the transaction is direct as opposed to whether a person received a check through the mail etc. There is availability of evidence here. Whether it's a direct deposit or a paper check the pay stub or pay voucher requirement exists.

Rep. Ruby: Do you foresee an increase of complaints filed with your office if this legislation passes?

Bachmeier: Potentially. This issue already comes to my office several times a month. Not a lot of formal disputes, but clarification of issues and inquiries. At present, employers can't compel, if someone wants a paper check, you have to pay them that way. Certain employers could take advantage until statutory change.

Rep. Thorpe: Are there federal guidelines available pertaining to this?

Bachmeier: I don't believe so.

Rep. Nottestad: What about young people under the age of 18? This would require minors to have checking account.

Bachmeier: I believe that an employer could compel of a minor employee as well as adult employees.

Rep. Kasper: Could a direct deposit be defined as or be required to, for those employees who don't like a direct deposit going into a bank account, a wire transfer or money order or cashier check?

Bachmeier: That might meet the current law of not requiring direct deposit.

Rep. Zaiser: Do any other states have equivalent legislation?

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Operator's Signature 10/3/03 Date

Bachmeier: I don't have a good sense of how many states have laws like our current statutes or how many have laws compelling direct deposit. Some employers who have employees in other states have inquired if they can compel here.

Chairman Keiser: Do you think there is choice and accountability in this?

There isn't anything legally could prevent an employer from passing along additional costs except possibly the employee's morale and the relationship between employees and their employer. I'd rather see an incentive offer to accept direct deposit rather than punitive action for not concurring. Just getting paid sooner is an incentive.

As no one else was present to testify either in support or opposition to HB 1382, the hearing was closed.

Chairman Keiser called for committee work on HB 1382. **Rep. Klein** moved a Do Pass. Rep. **Johnson** seconded the motion.

Rep. Severson: the only concern I have is that last line that takes away the option from employees who may want a paper check in their hand.

Rep. Thorpe: I'm going to oppose this bill. The concept is great but I'm from the old school. Do all the employees have to go to the same bank?

Chairman Keiser: No, there's a lot of leeway here for the employee. This sure solves the dilemma of what do you when you go on vacation!

Rep. Johnson: The employee has the option of choosing which financial institution the funds are directed to.

Rep. Kasper: Is my suggestion about wire transfers a no go?

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Operator's Signature 10/3/03 Date

Rep. Klein: I move a Do Pass. **Rep. Johnson** seconded the motion. The results of the roll call vote were: **11-3-0. Rep. Tieman** will carry this on the floor.

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Operator's Signature 10/3/03 Date

Date: 1/29/03
Roll Call Vote #: 1

2003 HOUSE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. 1382

House **Industry, Business & Labor** Committee

☐ Check here for Conference Committee

Legislative Council Amendment Number

Action Taken Do Pass

Motion Made By Klein Seconded By Johnson

Representatives	Yes	No	Representatives	Yes	No
Chairman Keiser	✓		Rep.Boe	✓	
Rep.Severson, Vice-Chair	✓		Rep.Ekstrom	✓	
Rep.Dosch	✓		Rep.Thorpe		✓
Rep. Froseth	✓		Rep. Zaiser		✓
Rep. Johnson	✓				
Rep.Kasper	✓				
Rep. Klein	✓				
Rep. Nottlestad		✓			
Rep. Ruby	✓				
Rep.Tieman	✓				

Total (Yes) 11 No 3

Absent 0

Floor Assignment Tieman.

If the vote is on an amendment, briefly indicate intent:

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Operator's Signature 10/3/03 Date

REPORT OF STANDING COMMITTEE (410)
January 29, 2003 1:08 p.m.

Module No: HR-17-1255
Carrier: Tieman
Insert LC: . Title: .

REPORT OF STANDING COMMITTEE

HB 1382: Industry, Business and Labor Committee (Rep. Keiser, Chairman) recommends **DO PASS** (11 YEAS, 3 NAYS, 0 ABSENT AND NOT VOTING). HB 1382 was placed on the Eleventh order on the calendar.

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Operator's Signature

10/3/03
Date

2003 SENATE INDUSTRY, BUSINESS AND LABOR

HB 1382

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Operator's Signature 10/3/03 Date

2003 SENATE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. **HB 1382**

Senate Government and Veterans Affairs Committee

☐ Conference Committee

Hearing Date 03/10/03

Tape Number	Side A	Side B	Meter #
Tape 1		x	1440-4575
Committee Clerk Signature			

Minutes:

Senator Mutch opens HB 1382. Senators Krebsbach, Every, and Heitkamp are absent.

Representative Nancy Johnson, sponsor of the bill (Testimony attached)

Senator Klein: The employee still gets a stub?

Johnson: Yes, there still is a form that the employee gets.

Dean Rummel, President TMI Systems Design Corporation, (Testimony attached)

Senator Klein: We are one of the only state's that does not allow this?

Rummel: Yes, a number of state's already allow the employer to make the decisions, I think as a matter of fact we are the only one that does not.

Representative Mike Grosz: This would save a lot of money for the State Department in processing payroll checks for the State employees.

Dana Bonn: ITD, We would like to see this on the technology of every place else. Please give it a Do Pass.

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Dale Anderson, Greater North Dakota Association, President. In support of this bill.

It is put into record that Brian McCLure sent his support from Coca Cola also.

Jon Reich: I personally support direct deposit but some of our members are against this. Some people don't have a bank account and this would force employees to get one. For example teenagers that are working for companies don't usually have bank accounts. Also, so people don't wan their significant other to know what they are getting paid and don't want their checks direct deposited.

Senator Klein: With your group maybe that could be a corporation policy and not a state policy. I think this bill is looking at major corporations.

Senator Espegard: the majority of members dot' want direct deposit. You don't know what that is?

Reich: Some people don't have accounts

Senator Espegard: They could just get a pass book account then

Dave Kemnitz, President AFLCIO, in opposition. The question is choice not mandate. You sometimes have to pay a fee for withdrawals of ATM's.

Many companies have seasonal out of state employees that wouldn't have bank accounts also.

Technology makes it easier for everybody not a road block for some.

Senator Espegard: You bring a payroll check in and you dot' have an account there you get charged to cash it don't you?

Kemnitz: The grocery store doesn't charge you though.

Senator Klein: Federal checks are all direct deposited, how about unemployment.

Kemnitz: I don't know.

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Operator's Signature 10/3/03 Date

Closed HB 1382

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Operator's Signature 10/3/03 Date

2003 SENATE STANDING COMMITTEE MINUTES

BILL/RESOLUTION NO. 1382
Senate Industry, Business and Labor Committee

❑ Conference Committee

Hearing Date 03-12-03

Tape Number	Side A	Side B	Meter #
3	xxx		238-400
Committee Clerk Signature	Lisa VanBerkom		

Minutes:Chairman Mutch opened committee discussion on HB 1382. All Senators were present.

HB 1382 relates to direct deposit of wages.

The committee was handed delivered testimony from Carol Two Eagles. It was read by the committee.

Senator Heitkamp moved a DO NOT PASS. Senator Nething seconded.

Roll Call Vote: 3 yes. 4 no. 0 absent.

Motion failed.

Senator Krebsbach moved a DO PASS. Senator Espegard seconded.

Roll Call Vote: 5 yes. 2 no. 0 absent.

Carrier: Senator Krebsbach

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Deanna Hollweg 10/3/03
Operator's Signature Date

Date: 3-12-03
Roll Call Vote #: 1

2003 SENATE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. 1382

Senate _____ Committee

☐ Check here for Conference Committee

Legislative Council Amendment Number _____

Action Taken Do Not Pass

Motion Made By Heitkamp Seconded By Nething

Senators	Yes	No	Senators	Yes	No
Sen. Mutch, Chairman		X			
Sen. Klein, Vice Chairman		X			
Sen. Krebsbach		X			
Sen. Nething	X				
Sen. Heitkamp	X				
Sen. Every	X				
Sen. Espegard		X			

Total (Yes) 3 No 4

Absent _____

Floor Assignment _____

If the vote is on an amendment, briefly indicate intent:

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Deanna Hallvik 10/3/03
Operator's Signature Date

Date: 3-12-03
Roll Call Vote #: 2

2003 SENATE STANDING COMMITTEE ROLL CALL VOTES
BILL/RESOLUTION NO. 1382

Senate _____ Committee

☐ Check here for Conference Committee

Legislative Council Amendment Number _____

Action Taken Do Pass

Motion Made By Krebsbach Seconded By Espegard

Senators	Yes	No	Senators	Yes	No
Sen. Mutch, Chairman	X				
Sen. Klein, Vice Chairman	X				
Sen. Krebsbach	X				
Sen. Nething	X				
Sen. Heitkamp		X			
Sen. Every		X			
Sen. Espegard	X				

Total (Yes) 5 No 2

Absent 0

Floor Assignment Krebsbach

If the vote is on an amendment, briefly indicate intent:

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Operator's Signature 10/3/03 Date

REPORT OF STANDING COMMITTEE (410)
March 13, 2003 9:03 a.m.

Module No: SR-45-4638
Carrier: Krebsbach
Insert LC: . Title: .

REPORT OF STANDING COMMITTEE

HB 1382: Industry, Business and Labor Committee (Sen. Mutch, Chairman) recommends **DO PASS** (5 YEAS, 2 NAYS, 0 ABSENT AND NOT VOTING). HB 1382 was placed on the Fourteenth order on the calendar.

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10/3/03
Date

2003 TESTIMONY

HB 1362

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TMI SYSTEMS DESIGN CORPORATION

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Dickinson, ND 58601-5595
(701) 225-6716 / (800) 456-6716
Fax: (701) 225-0042
http://www.tmisystems.com/

Testimony of Joff Swank

TMI Systems Design Corporation Vice President

on HB 1382

January 29, 2003

Mr. Chairman and members of the House Industry, Business and Labor Committee:

My name is Jeff Swank and I am a Vice President at TMI Systems Design Corporation In Dickinson. It is a pleasure to be here today to testify in support of HB 1382.

Direct deposit has joined the ranks of cash, check and credit cards as acceptable forms of payment. The Social Security Administration requires the direct deposit for all retirement benefits. For over a year now, with mutual agreement with the Carpenter's Union, which represents our factory employees, TMI has used direct deposit to send the union dues each month. We have ninety-five percent of our employees currently using direct deposit. TMI does not limit the number of accounts or financial institutions an employee can use. My personal bank provides services that allow me to use direct deposit to pay my bills. My father, who is now semi-retired recalls the time that he was paid in cash, and as a store manager for Wards, paid his employees in cash. He told me that when the payroll was changed from cash to checks, he had a few that resisted and felt that the check was not going to work, change is difficult. When he received his first social security payment, it was via a paper check, and they needed to be home in order to deposit it. In 1998, after the SSA mandated the use of direct deposit, he saw the benefits of direct deposit and now has his pay from a part-time job deposited directly to his account. He concluded our conversation saying "I don't know why I did not use this years ago." It is time that the ND Century Code be updated to accept direct deposit as equal with cash and checks when businesses are paying their employees.

According to a study by NACHA (National Automatic Clearinghouse Association) the total direct and indirect cost to consumers of depositing a paper check instead of using direct deposit can exceed five dollars. The same study stated that "direct deposit can save you up to three work days per year by not having to go to the bank to deposit checks." The Federal Reserve estimates that society saves about $1.62 per ACH transaction versus paper checks. In 2000 the US saved about $8.4 billion using ACH. The cost of processing a paper check is

TMI Cares

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Operator's Signature 10/3/03 Date

significantly higher then the cost of a direct deposit transaction, the convenience to the employee is greater with direct deposit. North Dakotans will benefit from the passage of this bill.

On the website, www.directdeposit.org I found the following "Top 10 Quick Facts about Direct Deposit"

1. Direct Deposit is the electronic transfer of a payment from a company or organization into an individual's checking or savings account.
2. Direct Deposit is a smart way to get paid. It is ideal for more than just payroll, including expense reimbursements, tax refunds, pensions, dividends and bonuses.
3. The benefits of Direct Deposit to both consumers and companies are numerous. This is why more than 80 percent of large companies (100+ employees) offer Direct Deposit, and it has become a staple in today's employee benefit packages.
4. Direct Deposit is safe, confidential, convenient and fast. Typically, employees who use Direct Deposit receive their pay in their bank accounts the evening before payday. For income tax refunds, the government often makes refunds via Direct Deposit within days of receiving returns. And there is no waiting for checks to clear.
5. Problems with Direct Deposit are very rare. The chance of having a problem with a check is 20 times greater than with Direct Deposit. And if a problem ever does occur, it is easy for a company to rectify. Consumers usually need only make a call to their company or financial institution.
6. Ninety-seven percent of those who use Direct Deposit are very satisfied with it.
7. Seventy-one percent of employees who have Direct Deposit available use it.
8. Companies can save up to $1.25 per payment by using Direct Deposit instead of checks.
9. A company of any size can offer Direct Deposit to its employees. Many payroll software packages, as well as independent processors, provide a Direct Deposit formatting feature. There are also a number of reasonably priced PC software packages in the marketplace today.
10. Your financial institution is a great resource for more information on setting up and using Direct Deposit. Many financial institutions also offer free checking or reduced account fees to consumers who use Direct Deposit. Check with your financial institution to find out its policies

I have included several pages from the internet describing the ACH options available to business of all sizes. Also I included the web pages from the banks in Dickinson; each one offers an electronic bill payment process. HB 1382 is good for business, good for employees and good for North Dakota.

I thank you for your time, and strongly encourage you to support HB 1382.

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Welcome to PayByCheck! The leading provider of electronic check processing.

PayByCheck allows for the payment of goods and services by check over the Internet, fax, or **telephone** with real-time biometric authentication, validation and verification. For call-centers, order fulfillment companies, and other high-volumes clients, ITI can accept batch files (from legacy systems, csv, etc.) and process them as pre-authorized drafts or ACH settlements per NACHA rules.

Only the PayByCheck system includes fraud scrubbing, multiple negative and positive databases, our proprietary address verification system **(AVS)** and native support for real-time biometric authentication. PayByCheck systems meet all Federal Regulations and NACHA banking and security rules.

PayByCheck uses your existing FDIC insured bank account and banking relationships. **We do not require that your customers register with us before they can pay you.** We do not limit what products or services you can sell or the dollar amounts that you can charge. We charge a monthly fee and a low **flat fee** per transaction, not a percentage of your sale.

PayByCheck offers Electronic Check Processing (ECP) or Paper Drafts depending on your needs. ECP transactions are settled through the ACH network according to NACHA banking regulations. Paper Drafts are printed each day and sent to you via first class mail.

We offer two account types: **Basic** (for the small to medium-sized business) and **Professional** (designed for medium to large sized businesses). Both account types include access to our utilities portal where you can monitor, query and maintain your account in real-time.

The standard check interface is hosted on our secure servers. PayByCheck can also be seamlessly integrated into your current forms, templates, or web site by using our Information Service Manager (ISM) which uses an encrypted secure socket connection.

PayByCheck pioneered the Internet check industry and has been continuously processing real-time transactions since 1997. With thousands of merchants using our services we have the only proven platform that can securely, accurately, and reliably handle the volume of traffic that today's commercial sites generate.

25 Questions to ask before selecting a check processor

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Operator's Signature 10/3/03 Date

ITI Internet Services, Inc.
1130 Broadway Plaza, Suite 202 Tacoma, WA 98402 USA
Voice: 253-284-0320 Fax: 253-284-0324 E-mail: sales@paybycheck.com

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http://www.paybycheck.com/?source=overture 1/28/03

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Operator's Signature 10/3/03 Date

The retailers mentioned below are just an example of the range of acceptable merchants. Merchant accounts to accept credit cards

Retail store front	Computer mail order
Home based mail order	Computer dating
Offshore processing	Computer escort service
Contractors (home based incl.)	Pawn shops
Telemarketing (in and outbound)	Collection agencies
Travel agencies	Travel certificates
Internet based	Web hosting & design
Flea market	Magazine subscriptions
Audio text (900#s & 800#s)	Time share sales
Adult oriented	Multi-level marketing
And More...	

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Operator's Signature 10/3/03 Date

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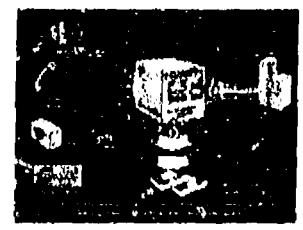
Welcome

Electronic Checks, Anytime-Anyplace-Anywhere

Web to Cash™ is a browser-based application developed by Ventanex, Ltd., a participating member of NACHA, that allows users to enter and track ACH transactions using a web browser and an Internet connection. With Web to Cash, companies can collect funds from customers and send money to vendors.

Standard benefits include:

- Faster check processing
- Reduced bank fees
- Reduced reconciliation costs
- Improved check recovery
- NSF checks discovered faster
- Electronic deposits. No more trips to the bank



Animated ACH Demonstration

Advanced benefits include:

- Comprehensive, real-time, web-based reporting
- Lockbox/check scanning with image storage and retrieval
- Exception item and rules based return processing
- Cash management - supports multiple ACH payment origin types

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  Find out how We Cash can help yc company
- **Scan Checks**
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- **Risk Assessment**
  Reduce your con exposure to frau and NSF checks.
- **Web to Cash Add-**
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  Product Brochure Demos

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ACH DIRECT

Tuesday, Jan. 28

Search

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BATCH PROCESS... If your company already accepts online ACH payments, creates ACH items in a MOTO department, or converts paper checks in a lockbox environment to electronic files, ACH Direct can accept and process your batch ACH files via FTP transfer.

Product Descriptions

Solution Providers VARs / ISOs

Testimonials

"Go to any of ACH Direct's Product Descriptions in by clicking on the Product Name"

DIRECT*Billing*

Provides direct Customer Billing for your services and products on a scheduled basis. ACH debits the customer's account for the correct amount, transferring the funds in an immediate fashion to your account. This is a PC based software solution.

PAYMENTS GATEWAY PRODUCTS

VIRTUAL*Terminal*

Our Next Generation web-based virtual terminal enables businesses and merchants to process both checks and credit cards from any computer in a secure, reliable, and cost effective fashion.

ON-LINE*Check*

Both small businesses and corporate A/P departments want to automate their purchasing. Also, consumers want other online payment options besides credit cards. The solution is ACH Direct's real-time, secure Internet checks, processed through the nation's Automated Clearing House (ACH) system.

SOFT*Term*

is a Windows based application that provides companies lightning fast transaction credit card processing capabilities through a secure Internet connection (SSL v3.0). By using a constant connection through the Internet, Soft Terminal is able to provide you lightning fast authorizations that could only previously be obtained by using expensive dedicated leased lines.

DIRECT*Recovery*

Electronic Check Recovery (RCK) is rapidly becoming the method of choice for bounced check recovery for virtually every company that accepts paper checks for payment.

We have two types of RCK service. Our Service Bureau program is perfect for merchant who wish to out-source the hassle of dealing with returned

IMMEDIATE TRAI
Don't wait days to customers for depository, I investme

EFFICIE
Saving paper, p money automating yo online where yo

FAS
Transfer capabi any business an business to perf secure t

FAST
Process NSF recover funds yo

ONE PAYMENTS
A suite of secu services with on features th payments and t

FOR ALL B
reportir eCommerce platfo exchanges, a vendors and servic government

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checks. Our Internal RCK program is for merchants who have a significant volume of NSF checks and wish to process and recover funds "in-house", via RCK. To offer a complete collection program we also provide Traditional and Attorney assisted collection through one of the oldest and most respected collection agencies in the nation at NO charge. This is a first in the industry

NSF checks received by you or your bank are sent to us for inclusion in our recovery database. Through ACH's automated inquiry systems, when ACH determines that the account against which the NSF check was drawn contains adequate funds, ACH debits the account for the full amount plus a transaction fee. ACH then transfers the check face amount to your account on an immediate basis. The transaction fee is retained by ACH.

VERIFICATION SERVICES

DIRECT*Verify*

Verify your customers and account numbers before you accept that check. ACH Direct's payments processing solution queries a database of 'known' bad check originators to safeguard your acceptance. Fast and immediate.

ATM*Verify*

This comprehensive service offers an ATM Network query on any personal check to certify the actual account and funds availability ensuring in the most secure terms, payment as offered.

TRANSPORTER

is an application tool appealing to the user or developer that requires an easy automation of batch file transfers. This allows the user to simply save or move batch transaction data into a file on their computer that has been configured to automatically send it for batch payment processing on preconfigured dates and times.

CREDIT CARD SERVICES

Cost-effective eCommerce payment options enables businesses to securely accept payments online and at the same time help increase business efficiencies. ACH Direct provides any business with the ability to accept Credit Cards online or at Point-of-Sale. Fast verification is a valuable tool of this efficient payments solution.

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information, visit or call your nearest Gate City Banking Location, call *GateLine*, our toll-free Telephone Banking service, or e-mail us at our secure Guestbook. We will promptly assist you!

ATM or Debit Cards

Banking convenience almost anywhere you go! Use your ATM Card for cash at ATM locations worldwide and your Debit Card for purchases anywhere VISA® is accepted. The ease of a credit card, yet it works like a check!

- Get cash 24 hours a day, 365 days a year
- Transfer funds between your Gate City Checking Account and Savings Account
- Detailed record of all transactions is on your monthly statement
- No worry about running out of check blanks or carrying excess cash
- Our VISA® Debit Cards are accepted at more than 12 million businesses around the world
- No Annual Fee

Current Cardholder's Click Here

APPLY NOW

Direct Deposit

Use this safe, convenient, secure way to assure timely deposits of your payoll or government checks. It's easy to set up too! To set up payroll direct deposit, simply provide your employer with a pre-printed check marked "void" or a pre-printed deposit ticket. To sign up for Social Security Direct Deposit, call toll free 1-800-772-1213 from 7 am to 7 pm. When you call, have your social security number and a personal check blank handy. If you need assistance or have questions, e-mail us at our secure Guestbook or visit or call the Banking Location nearest you.

GateLine, Telephone Banking

Access account information on your checking, savings, loans accounts, and Certificates of Deposit at your convenience - 24 hours a day, 7 days a week. You may also sign up to transfer funds between your checking and savings accounts, or make payments toward your checking reserve, mortgage or personal loans. Simply call GateLine toll free at 1-800-423-3344 or 293-2400 in the Fargo-Moorhead-West Fargo area. GateLine Representatives are available to assist you Monday through Friday from 7:00 am to 7:00 pm. (Central Time) and Saturdays from 9:00 am to noon. If you prefer, feel free to call any of our Banking Locations.

Check Reorders

Avoid hassles and reorder checks online! Check on the status of your check order even if you did not order online! View new check styles! For security purposes, personal information such as names and addresses cannot be changed with online orders. Have a personal check handy for information

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Community First DirectConnect Banking

Online Banking
-- Enroll
-- Sign On
-- Tutorial
-- Demo
Checking
Savings
CDs
Loans & Credit Lines
Retirement
Mortgages
Investment Services
Wealth Management
Insurance Services
Personal Convenience

solution center
Plan for School
Finance a Home
Invest in the Future
Protect What's Important
Save for Retirement

Enroll today.
Online banking is easy. You can access your accounts from home, from work, from anywhere you can get on the Internet -- 24 hours a day, seven days a week.

Enrollment, as well as the basic service, is FREE. Nominal fees apply for certain transactions like Bill Pay and Stop Payments.

- Online banking is safe. It's easy. And it's free. Try it now. **Enroll.**
- Already enrolled? All you have to do is **sign on.**
- Want us to walk you through Community First DirectConnect Banking? Try our **tutorial.**
- Think you get the idea but want to test drive online banking? Practice with our **demo.**

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Business Banking

Cash Management

Personal Banking
Business Banking
Ag Banking
Trust Services
Rates
Investments
Insurance
Community
Applications

Access Cash Management

Business owners — manage your American State bank accounts from your home or office!

Business moves quickly, and you need to stay on top of things, especially your finances. *NetXPRESS Cash Management*, American State's online banking solution for businesses, gives you the control you need and the convenience you want.

With *NetXPRESS Cash Management*, your American State business accounts are at your fingertips, 24 hours a day, 7 days a week:

- Receive access to your account with the highest level of security.
- Receive a daily report or download file that details activity in all of your accounts.
- Receive access to account balances which will provide you the means to maximize your investment return on interest bearing accounts.
- Originate and send wire transfers from your office.
- Originate Automated Clearing House (ACH) transactions and upload ACH transactions electronically to the bank.
- Contact American State's downtown Dickinson office and make an appointment to visit with our experienced staff. We'll look at your business together to determine how *NetXPRESS Cash Management* can best meet your daily needs.

If you would like to try an online demo, just click here and type in
NetXPRESS ID: asbdemo
PIN: 1234

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Personal Banking
Business Banking
Ag Banking
Trust Services
Rates
Investments
Insurance
Community
Applications

Access *NetXPRESS*

Online Banking

American State has two easy-to-use services that maximize convenience and save you money: *NetXPRESS* and Bill Payment. With *NetXPRESS* and a computer, you can get your account information and do your banking 24 hours a day, 7 days a week.

NetXPRESS Internet Banking

NetXPRESS is an online connection to your accounts at American State. It lets you check balances right from your computer. You can transfer funds, download transactions, or watch for a transaction to clear. Reconciling you account has never been easier.

With NetXPRESS you can:

- Check balances
- Transfer funds between your accounts
- Make a loan payment
- Watch for a transaction to clear
- Print past statements
- Download transactions to your personal finance software, like MS Money, Quicken or Quickbooks
- Balance you checkbook much faster

APPLY TODAY - Print, Sign and return the NetXPRESS User Agreement to any American State office and you'll be ready to begin banking on-line. (26KB - PDF)

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NetXPRESS Bill Payment

No more writing checks, licking stamps or stuffing envelopes. No more hassle. Bill Payment is the easiest way to pay your bills. Choose who you want to pay with the click of a mouse. Schedule regular payments so they happen automatically- No more late payments. With Bill Payment, you're in control.

You can pay virtually anything: Your mortgage, your nephew's birthday gift, or your utility bill.

With Bill Payment you can:

- Pay bills with the click of the mouse
- Pay anyone, anywhere without leaving your computer
- Schedule recurring payments
- Try it **FREE** for 30 days plus get **$10** deposited into your account when you pay 3 bills on-line

The Security You'd Expect From American State

Your NetXPRESS ID and Personal Identification Number (PIN) protect against others accessing your online banking accounts. Plus NetXPRESS has built in the highest security features to help safeguard your financial information-such as data encryption and firewalls.

Start with An American State Checking Account

If you do not have an American State Checking account, call 701-483-6811 or 1-877-483-6811 to speak with a Personal Banker about getting a checking account at American State.

To try an online demo,
Just click below and type
in NetXPRESS ID: **asbdemo**
PIN: **1234**
***NetXPRESS* Demo**

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Get Organized

- **Say goodbye to late fees.** Get email alerts to remind you when a bill is due or to tell you when a payment is made.
- **Categorize payments**, e.g., business related expenses, auto, utilities, household, and create customized reports to help keep your finances organized.
- **Check pending payments** day or night, totaled for you by checking account.
- **Track your expenses.** View your payment history information for one full year.

Stay Flexible

- **Cancel or change a pending payment** up until 7:00 p.m. (Pacific Time) the night it's scheduled to be paid.
- **Receive and pay your bills online**, if your company offers electronic billing.

Bill Pay **Enroll Now**

Want more information? Online Demo

More questions about how Bill Pay works? Read our Frequently Asked Questions.

Get Started now with our Quick Start Guide.

For more information, Contact Us or call **1-800-956-4442** and speak to a Wells Fargo Business Online banking specialist, 24 hours a day, 7 days a week.

Count on Wells Fargo, the leading Internet bank, to provide one of the highest security standards available.

Related Links

Wells Wireless
Accept Visa/MasterCard Online
Checking Accounts
Accept Visa/MasterCard

HOUSE BILL NO. 1382
HOUSE INDUSTRY, BUSINESS AND LABOR COMMITTEE
Testimony of Steve Spilde
January 29, 2003

Chairman Keiser and members of the House Industry, Business and Labor Committee, my name is Steve Spilde and I am the Chief Executive Officer of the North Dakota Insurance Reserve Fund.

I appear before the Committee today in support of House Bill 1382 and urge a "Do-Pass" recommendation.

Payroll direct deposit has been a successful and popular method of distributing employee compensation for our firm. Employees have a great deal of flexibility in choosing the institutions and accounts in which wages are deposited – indeed, all the flexibility anyone has requested.

The lone drawback to this method of distributing employee compensation, from our perspective, has been the necessity of maintaining a duplicate payroll distribution system so that nonparticipating employees (in our case, one person) can be issued a paper payroll check. House Bill 1382 removes that additional time and expense and is a step in the right direction – forward.

I would be pleased to respond to any questions Committee members may have.

Thank you.

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HB 1382
Senate Industry, Business and Labor Committee
March 10, 2003

Chairman Mutch and members of the Senate Industry, Business and Labor Committee. My name is Nancy Johnson, Representative from District 37, Dickinson.

I introduced this bill at the request of a business in Dickinson. It is a bill this committee has seen before. The problem HB 1382 tries to resolve is the requiring of a business to provide multiple systems for payroll. In the business that requested this legislation, payroll has to be run twice and a special check-writing machine used to provide the paper check, which the employee then takes to a bank to cash or deposit. This bill is enabling legislation and does not require any employer to change current practice.

Since the last time this bill was here, we've seen many more people accept using direct deposit. We all know the convenience and safety it offers. Some of us probably even use the Internet to do our banking.

I have visited with a couple of financial institutions in Dickinson to see if this would put an undue burden on an employee. I was able to find that there are transaction accounts available that have no charge to open and no minimum balance required. It would require the employee to go to the financial institution. However, he/she would have had to physically go there anyway to cash or deposit a paycheck so it does not add any extra trips

Almost all of the federal government's Social Security checks are now direct deposited. Senior citizens are able to handle having direct deposit and find security in knowing the money is in their account on a certain day and not lost or stolen from a mailbox. If the weather is nasty, they don't have to worry about getting to the bank. The money is already there.

With today's computer programs, the employee can request multiple places for his/her pay to go. It can be used for mortgage payments, rent, utilities, etc. It is less costly for the employer to send the money in an employee's pay to several places than it is to run the payroll twice.

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The two most common reasons I heard for not wanting direct deposit are first to be able to hide the amount you make from your spouse and second, perhaps not being on good terms with your banker. With direct deposit you could put your pay into a different account at a different institution if you really want to hide it.

In discussion in the House IB&L committee, one of our members shared working payroll when the company went from a cash payroll to check. The employees then resisted the unknown change. This is similar except many, many employees today do receive their pay through direct deposit.

Chairman Mutch and Senators, I encourage you to give this bill a do pass recommendation and relieve a bit of the burden from employers without harming any employees. I also have others here who wish to testify. Thank you. I would be happy to respond to questions.

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Testimony of Dean Rummel, President

TMI Systems Design Corporation

On HB 1382

March 10, 2003

Mr. Chairman and members of the Senate Industry, Business and Labor Committee:

My name is Dean Rummel and I am President of TMI Systems Design Corporation in Dickinson. It is a pleasure to be here today to testify in support of HB 1382.

Direct deposit is an option that is equal to or better than a payroll check. Those employers who have the option of direct deposit should be permitted to make payment in that manner. Examples of how direct deposit is presently used include:

- The Social Security Administration requires all retirement benefits be direct deposited.
- TMI has direct deposited union dues to the Carpenter's Union each month for the past year. Direct deposit was mutually agreed upon by both the Union and TMI for convenience and for consistency.
- Many businesses direct deposit Federal Withholding and Social Security Taxes according to deposit rules.

At TMI we have ninety-five percent of our employees currently using direct deposit. TMI does not limit the number of accounts or financial institutions an employee can use. If you would like to see an example of a direct deposit summary I have several examples with me for your review. All the personal information has been removed from the actual payroll summaries.

According to a study by NACHA (National Automatic Clearinghouse Association) the total direct and indirect cost to consumers of depositing a paper check instead of using direct deposit can exceed five dollars. The same study stated that "direct deposit can save you up to three work days per year by not having to go to the bank to deposit checks." The Federal Reserve estimates that society saves about $1.62 per ACH transaction versus paper checks. In 2000 the U.S. saved about $8.4 billion using ACH. The cost of processing a paper check is significantly higher then the cost of a direct deposit transaction, the convenience to the employee is greater with direct deposit. North Dakotans will benefit from the passage of this bill.

On the website, www.directdeposit.org I found the following "Top 10 Quick Facts about Direct Deposit"

1. Direct Deposit is the electronic transfer of a payment from a company or organization into an individual's checking or savings account.
2. Direct Deposit is a smart way to get paid. It is ideal for more than just payroll, including expense reimbursements, tax refunds, pensions, dividends and bonuses.

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3. The benefits of Direct Deposit to both consumers and companies are numerous. This is why more than 80 percent of large companies (100+ employees) offer Direct Deposit, and it has become a staple in today's employee benefit packages.

4. Direct Deposit is safe, confidential, convenient and fast. Typically, employees who use Direct Deposit receive their pay in their bank accounts the evening before payday. For income tax refunds, the government often makes refunds via Direct Deposit within days of receiving returns. And there is no waiting for checks to clear.

5. Problems with Direct Deposit are very rare. The chance of having a problem with a check is 20 times greater than with Direct Deposit. And if a problem ever does occur, it is easy for a company to rectify. Consumers usually need only make a call to their company or financial institution.

6. Ninety-seven percent of those who use Direct Deposit are very satisfied with it.

7. Seventy-one percent of employees who have Direct Deposit available use it.

8. Companies can save up to $1.25 per payment by using Direct Deposit instead of checks.

9. A company of any size can offer Direct Deposit to its employees. Many payroll software packages, as well as independent processors, provide a Direct Deposit formatting feature. There are also a number of reasonably priced PC software packages in the marketplace today.

10. Your financial institution is a great resource for more information on setting up and using Direct Deposit. Many financial institutions also offer free checking or reduced account fees to consumers who use Direct Deposit. Check with your financial institution to find out its policies.

HB 1382 is good for business, good for employees and good for North Dakota. I thank you for your time, and strongly encourage you to support HB 1382.

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Deanna Hollrah 10/3/03
Operator's Signature Date

FROM: CAROL TWO EAGLE

RE: HB1382

Chairman Nutch & members of the Committee for the record, my name is Carol Two Eagles. I wish to speak in opposition to HB1382. Whoever earns a check has the ultimate - indeed the only - right to say where it goes. If the check-earner does not wish to have a bank account, for whatever reason, that is her or his right - not privilege. Stalkers, for example, are not always Street Thugs. I have one - who is a policeman. I do not bank, as a result. I turned him in for theft, he openly threatened to kill me, he has tried 6 times & I've been lucky 6 times. But the law of averages is against me, you know.) And last I heard, he still was an officer. Even if he isn't, he still has connections. My situation is NOT unique -

Please Do Not Pass HB1382 -

Thank you for hearing me in a good way now -

turned in after hearing 3-10-03

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