

245 communicate with a person who owes money on a deferred deposit loan at the person's place of
 246 employment if the person or the person's employer communicates, orally or in writing, to the
 247 deferred deposit lender that the person's employer prohibits the person from receiving these
 248 communications[-]; or

249 (g) modify by contract the venue provisions in Title 78B, Chapter 3, Actions and
 250 Venue.

251 (5) Notwithstanding Subsections (4)(a) and (e), a deferred deposit lender that is the
 252 holder of a check used to obtain a deferred deposit loan that is dishonored may use the
 253 remedies and notice procedures provided in Chapter 15, Dishonored Instruments, except that
 254 the issuer, as defined in Section 7-15-1, of the check may not be:

255 (a) asked by the holder to pay the amount described in Subsection 7-15-1(6)(a)(iii) as a
 256 condition of the holder not filing a civil action; or

257 (b) held liable for the damages described in Subsection 7-15-1(7)(b)(vi).

258 (6) (a) The inquiry required by Subsection (1)(g) applies solely to the initial

258a ~~H~~→ **period of a** ←~~H~~ deferred

259 deposit loan transaction with a person and does not apply to any rollover ~~H~~→ **or extended**

259a **payment plan** ←~~H~~ of a deferred deposit

260 loan.

261 (b) A deferred deposit lender is in compliance with Subsection (1)(g) if the deferred

262 deposit lender ~~H~~→ , ←~~H~~ at the time of the initial ~~H~~→ **period of the deferred deposit loan** ←~~H~~

262a transaction ~~H~~→ [with] , obtains one of the following regarding ←~~H~~ the person seeking the
 262b deferred deposit

263 loan ~~H~~→ [obtains one of the following] ←~~H~~ :

264 (i) a consumer report, as defined in 15 U.S.C. Sec. 1681a, from a consumer reporting
 265 agency, as defined in 15 U.S.C. Sec. 1681a;

266 (ii) written proof or verification of income from the person seeking the deferred deposit
 267 loan; or

268 (iii) prior repayment history with the deferred deposit loan from the records of the
 269 deferred deposit lender.

270 (7) A deferred deposit lender is in compliance with Subsection (1)(h) if the deferred

271 deposit lender obtains from the person seeking the deferred deposit loan a signed

272 acknowledgment that is in 14-point bold font, that the person seeking the deferred deposit loan
 273 has:

274 (a) reviewed the payment terms of the deferred deposit loan agreement;

275 (b) received a disclosure that a deferred deposit loan may not be rolled over if the

338 ~~[(b)]~~ (ii) charge a fee not to exceed \$20;
339 ~~[(c)]~~ (iii) terminate the extended payment plan; and
340 ~~[(d)]~~ (iv) subject to the other requirements of this chapter, reinstate the original
341 deferred deposit loan terms.

342 (4) A deferred deposit loan may not penalize a person who enters into an extended
343 payment plan for paying to the deferred deposit lender money owed under the extended
344 payment plan before the money is due.

345 (5) A deferred deposit lender may not initiate collection activities for a deferred deposit
346 loan that is subject to an extended payment plan during the period that the person owing money
347 under the extended payment plan is in compliance with the extended payment plan.

347a ~~H~~→ **(6) A deferred deposit lender may not collect additional interest or fees on a**
347b **deferred deposit loan, except for the fee imposed under Subsection (3)(c)(ii), from a person**
347c **who has been charged 10 weeks interest and defaults under the extended payment plan**
347d **described in Subsection (1)(c).** ←~~H~~

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