

## CHAPTER 1004—H. F. No. 826

[Coded]

*An act relating to commercial credit; limiting the liability for the unauthorized use of certain credit instruments.*

Be it enacted by the Legislature of the State of Minnesota:

Section 1. **[325.93] Credit cards; limitation on liability; definitions.** Subdivision 1. For purposes of sections 1 to 3 the terms defined in this section shall have meanings given them.

Subd. 2. “Credit card” means any credit card, credit plate, charge plate, courtesy card, or other identification card or device issued by a person to another person which authorizes the holder to obtain credit or to purchase or lease property or services on the credit of the issuer or of the obligor, but does not mean a telephone company credit card.

Subd. 3. “Person” includes an individual or family, and in the absence of agreement to the contrary, a partnership, association, corporation or other legal or commercial entity.

Subd. 4. “Issuer” means a person or firm which issues a credit card.

Sec. 2. **[325.931] Unsolicited credit cards.** No person in whose name a credit card is issued shall be liable for any amount resulting from use of that card from which he or a member of his family or household derives no benefit unless he has accepted the card by (1) signing or using the card, or (2) authorizing the use of the card by another. A mere failure to destroy or return an unsolicited credit card is not such an acceptance.

Sec. 3. **[325.932] Lost or stolen credit cards.** Subdivision 1. No person in whose name a credit card has been issued which he has accepted as provided in section 2 shall be liable for any amount in excess of \$50 resulting from the unauthorized use of the card from which he or a member of his family or household derives no benefit; provided, however, that the limitation on liability of this subdivision shall be effective only if the issuer is notified of any unauthorized charges contained in a bill within 60 days of receipt of the bill by the person in whose name the card is issued.

Subd. 2. No person in whose name a credit card is issued shall be liable for any amount resulting from the unauthorized use of such credit card after receipt by the issuer of notice that the card has

**Changes or additions indicated by *italics*, deletions by ~~strikeout~~.**

been lost or stolen and from which such person or a member of his family or household derives no benefit.

Approved June 6, 1969.

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CHAPTER 1005—H. F. No. 847

*An act relating to the Indian affairs commission; membership and terms; amending Minnesota Statutes 1967, Section 3.922, Subdivisions 1 and 2.*

Be it enacted by the Legislature of the State of Minnesota:

Section 1. Minnesota Statutes 1967, Section 3.922, Subdivision 1, is amended to read:

**3.922 Indian affairs commission; membership.** Subdivision 1. **Creation, membership.** There is created a state commission on Indian affairs to consist of the following members: The governor or a member of his official staff designated by him, the commissioner of education, the commissioner of public welfare, the commissioner of conservation, the commissioner of human rights, and the commissioner of economic development, who shall be ex officio members thereof, but each may designate a member of his staff to serve in his place; *the chairmen of the Fond du Lac, Grand Portage, Leech Lake, Mille Lacs, Nett Lake and White Earth reservation business committees, each of whom shall be an ex officio member thereof if their reservation is not represented by a voting member, but each may designate another member of their committee or another person of special qualifications by unanimous vote of their reservation business committee, to serve in his place;* ~~three~~ eight persons who are of at least one-fourth Indian ancestry, one of whom shall be a member of the Red Lake band of Chippewa Indians, ~~one~~ two of whom shall be a ~~member~~ members of the ~~consolidated~~ Minnesota Chippewa Indian tribes tribe, ~~and~~ with one to be selected to represent the Fond du Lac, Nett Lake, and Grand Portage reservations and the other to be selected to represent the Mille Lacs, White Earth, and Leech Lake reservations, one of whom shall be a member of the Sioux Indian tribes, *one of whom shall be a resident of the city of Duluth, one a resident of the city of St. Paul, and two residents of the city of Minneapolis* all such ~~three~~ eight members shall be appointed by the respective Indian groups which they represent and shall be subject to removal by such appointing group; three members of the state house of representatives appointed by the speaker of the house of representatives, three

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