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*Issue III*

*Community Bankers Association of Georgia  
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**GENERAL COMMENTS**

We have days seven through 10 of the session in the books. This week, the legislature set the calendar for the remainder of the session in [SR 631](#). Crossover day is set for Day 28, which will be February 28<sup>th</sup>. As a reminder, crossover day is the last day for legislation to pass the chamber in which it was introduced and transfer to the other chamber for consideration. Senate bills must pass the Senate, and House bills must pass the House. Sine Die, or the last day of the sessions, will be on March 29<sup>th</sup>. There has been a lot of activity at the Committee level, but not a lot of activity on the House or Senate floor this week. We expect activity to pick up in the coming weeks.

Neither the Senate Banking and Financial Institutions Committee nor the House Banks and Banking Committee has scheduled a meeting yet. We should see some activity in the next couple of weeks. The Department of Banking and Finance will have another Housekeeping bill this year carried by Rep. Bruce Williamson (R), Monroe. We understand that the bill has been drafted by Legislative Counsel and is expected to drop in the near future.

As a reminder, please plan to attend the [CBA's Day at the Capitol](#) on Wednesday, February 7<sup>th</sup>. It is a great opportunity to network with bankers and legislators from around the state and discuss our industry's issues. Your legislators are sending in their positive RSVPs. Please do the same and register today! Additionally, please contact [your local senators and representatives](#) and ask them to attend.

**NEW LEGISLATION THAT WE ARE TRACKING THIS WEEK**

[HB 689–Funeral Expenses](#), by Rep. Rick Williams (R), Milledgeville relates to deposits of deceased depositors, so as to change certain provisions authorizing sums held for a deceased intestate resident's application in payment of the

funeral expenses and expenses of the last illness of such deceased depositor; to amend Title 33 of the Official Code of Georgia Annotated, relating to insurance, so as to authorize life insurance proceeds for a deceased intestate insured application in payment of the funeral expenses of such deceased insured; to provide for group life insurance policy provision for a maximum sum for incurred funeral and other expenses where there is no designated beneficiary; to provide for related matters; to repeal conflicting laws; and for other purposes. The bill was assigned to the Insurance Committee. We will monitor this bill throughout the session.

[SB 338—Administrative Procedures](#), by Sen. William Ligon, Jr. (R), Brunswick, relates to general provisions for administrative procedure, so as to modify requirements for agency rule making; to modify legislative objections to and staying of proposed agency rules; to provide for related matters; to repeal conflicting laws; and for other purposes. This bill is the Senate’s response to the issues that arose with the Department of Revenue’s Regulations relating to issues discovered in [HB 337](#) that was signed by Governor Deal on May 9, 2017. The bill was assigned to the Judiciary Committee. We will monitor this bill throughout the session.

[SB 345—Identity Theft](#)—by Sen. Jennifer Jordan (D), Atlanta, relates to identity theft, so as to prohibit consumer credit reporting agencies from charging a fee for placing or removing a security freeze on a consumer's account; to repeal conflicting laws; and for other purposes. The bill was assigned to the Banking and Financial Institutions Committee. We will monitor this bill throughout the session.

[SB 358—Establishment of Banking Improvement Zones](#)—by Sen. Michael ‘Doc’ Rhett (D), Marietta, relating to general provisions relative to provisions applicable to counties and municipal corporations and depositories for county and school district moneys, respectively, so as to provide for the establishment of banking improvement zones to encourage opening of financial institutions in areas underserved by financial institutions; to provide for definitions; to provide for application and standards of approval for a banking improvement zone; to provide for the establishment of an agreement for the deposit of public funds in financial institutions within a banking improvement zone; to provide for related matters; to repeal conflicting laws; and for other purposes. We will continue to monitor this bill throughout the session.

#### **OTHER LEGISLATION WE ARE TRACKING THAT HAD ACTIVITY THIS WEEK**

[HB 190—Marriages](#), by Rep. Meagan Hanson (R), Brookhaven, is a carry-over bill that we are tracking. The bill received a do pass motion by the Judiciary Committee on January 24<sup>th</sup>.

[SB 194—Garnishments](#), by Sen. Jesse Stone (R), Waynesboro, is a carry-over bill that we are tracking. The bill was recommitted by the Senate to the Judiciary Committee on January 8, 2018. The bill passed the Senate with a vote of 49-0 on January 23<sup>rd</sup>.

## FINAL COMMENTS

For a recap of key legislative issues throughout the session, please follow CBA's weekly *Legislative Updates* sponsored by **James-Bates-Brannan-Groover-LLP**, CBA's General Counsel, and provide us with any feedback or questions that you may have. If you have any questions before or during the session, please contact [Rob Braswell](#) or [Lori Godfrey](#) by email or by calling the CBA office at (770)541-4490 / (800)648-8215. We continue to welcome and appreciate comments and input from community bankers regarding specific legislation and legislative issues. We look forward to seeing you at **CBA's Day at the Capitol Reception** scheduled from 3:30-6:00PM on Wednesday, February 7, 2018

### **Community Bankers Association of Georgia**

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