

'Check 21' law replaces old system

Editor's note: The following article is provided as a public service by the Kansas Attorney General Phill Kline. For questions or to file a complaint, call the toll-free Consumer Hotline, 1-800-432-2310.

Dear Attorney General Phill Kline: My local bank recently informed me that beginning Oct. 28, 2004, my cancelled checks will no longer be returned to me. Is such practice an individual bank policy, or is this a nationwide trend?

Dear Kansas Consumer:

President George W. Bush signed The Check Clearing for the 21st Century Act, better known as Check 21, into law on October 28, 2003. The Federal Reserve Bank began advocating for this legislation shortly after the terrorist attacks of September 11, 2001.

Check 21 allows banks to process checks by scanning them with computers rather than by the now antiquated process of funneling the actual paper checks through the Federal Reserve.

Under the now-outdated system, a business had to deposit their customer's check into their bank, which then sent that paper check to the Federal Reserve Bank in their district.

The Federal Reserve then forwarded that same paper check onto the Federal Reserve Bank in the district where the customer's bank account was located.

The second Federal Reserve Bank in this chain then had to tender the same paper check to the bank of the consumer.

Then the final (often fourth) bank handling the check transferred the payment to the payee's account.

Scanning technology renders this check transfer system essentially paperless.

It also speeds the process up. This

improvement in the timing of the transactions causes some consumers grief since writing checks on an insufficient account, in hopes of beating the check back to the bank, is no longer an option.

Though many banks and credit unions currently process checks electronically, Check 21 will encourage all banks to move in this direction.

What that means for the consumer is that the day of the returned, processed check will soon be behind us.

Rather than travel through the system from the business owner's bank to the customer's bank and then back to the consumer, most checks are now shredded after they are "imaged", or turned into an electronic check by scanning. And what once took many days to process can now be completed in mere seconds over the Internet.

If you are still receiving copies of canceled checks that will most likely come to an end on or before October 28, 2004.

If you are now writing checks in hopes of putting the funds in the bank before the check clears, it is time to rethink that practice because the "floating period" you once enjoyed is quickly disappearing.

The new Check 21 law has more than a few consumer protections built in, many of which seek to solve the problems generated if and when checks are incorrectly processed.

Any errors noted on your bank statement should be brought to the attention of the bank, in writing, in a timely fashion.

Though most new things take some getting used to, it is the hope of the federal government that Check 21 will provide better security and processing of your financial transactions.

Donating life



TISHA COX/Colby Free Press

American Red Cross nurse Bev Billups puts a Band-Aid on Larry Barrett of Colby during a blood drive held Tuesday at the Colby Community Building. The drive was a success with 150 pints of

blood donated, coordinators of the drive said. Some of the blood from this recent drive will be sent to Florida to help victims of Hurricane Charley.

Texas relatives visit in Colby last weekend

Guests of Dorothy Crabb Thursday were her niece and husband, Jack Kay and Gene O'Neill of Austin, Texas. Jack Kay is the daughter of Dorothy's brother, Kim Phillips. They also visited Pete Morrison and other residents while here.

Dinner guests of Tillie Depperschmidt last Wednesday were her sons, Marvin Depperschmidt of Salina and Lester Depperschmidt and grandson Carl of Wichita.

JoAnn Curtin of Atwood visited Bernice Curtin last Wednesday morning.

Luke and Jada Tubbs were dinner guests of the Fairview Estates on



Lula Thielier

• Fairview Estates

Friday, Aug. 13, and visited with many of the residents.

Gwen and Leanna Schultz of Selden came last Wednesday and took Leanna's mother, Lucile Long and her good friend, Ardis Boersma to their home to celebrate Lucile's birthday with a special dinner. When they came back that evening they brought cupcakes to share with

all the residents. We thank you and wish you many more birthdays.

We had quite a different event here at Fairview Saturday afternoon. Robyn Baalman Purnell and David Purnell met here to reaffirm their wedding vows. They were married on June 25, 2004 in Colorado but Robyn's grandfather, Ralph Sondburg, who lives here could not attend on account of his health so they came down here to be with him. Several family members also came. Robyn's mother, Mazie Baalman, presided, the flower girl and ring bearer came in followed by Robin and her father to meet David

at the altar. Mazie read the vows asking each one to love and cherish each other, they exchanged rings, he kissed the bride and the ceremony was over.

Robyn's wedding dress was beautiful, also the little flower girl's dress.

Cake and punch were served and many pictures taken. We wish them many years of happiness.

I was a dinner guest of Rex and Betty Carswell, Keith and Darlene Barnett on Sunday then they spent the afternoon with me. They brought pictures and told about their recent trips.

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