

1 (2) by a check that, on demand, is convertible at face value into United
2 States currency.

3 (d) This section does not prohibit the:

4 (1) direct deposit of the wage of an employee into a personal bank
5 account of the employee in accordance with an authorization of the employee; OR

6 (2) CREDIT OF THE WAGE OF AN EMPLOYEE TO A DEBIT CARD OR CARD
7 ACCOUNT FROM WHICH THE EMPLOYEE IS ABLE TO ACCESS THE FUNDS THROUGH
8 WITHDRAWAL, PURCHASE, OR TRANSFER IF:

9 (I) AUTHORIZED BY THE EMPLOYEE; AND

10 (II) ANY FEES APPLICABLE TO THE DEBIT CARD OR CARD ACCOUNT
11 ARE DISCLOSED TO THE EMPLOYEE.

12 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
13 June 1, 2005.