

# New way to process checks here to stay

Dear Attorney General Phill Kline:

My local bank recently informed me that beginning October 28, 2004, my canceled checks will no longer be returned to me. Is such practice an individual bank policy, or is this a nationwide trend?

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



phill  
kline

• attorney general

dated 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 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 Oct. 28. 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 is Check 21 will provide better security and processing of your financial transactions.

*Attorney General Phill Kline offers this public service to help you avoid becoming a victim of consumer fraud. Although some of the details have been changed, the cases appearing in this column are based on actual complaints or questions. For further information or to file a complaint, please write Attorney General Phill Kline, Consumer Protection Division, 120 SW 10th Ave., Topeka, Kansas 66612, or call the toll-free Consumer Hotline, 1-800-432-2310.*

## matters of record

### Real Estate

The following real estate transactions were reported by the Sherman County Register of Deeds:

Marshall and Samantha Siruta to Kanorado Development Corp., Lot 16, Block 4, Original Town of Kanorado. BPC 1998-A KS, LLC, of Fulton County, Ga. to Prairie Sky Capital, LLC a tract of land in the SW/4, Sec. 30, T8S, R39W.

Theresa C. and Charles R. Luckert, trustees of the Theresa C. Luckert trust to Deseret Trust Company, as trustee of trust 02-50899, the SW/4, Sec. 32, T6S, R37W.

Ken Eland, intermediary for Charles R. and Theresa C. Luckert, to Charles R. and Theresa C. Luckert all of Sec. 22, T9S, R37W.

Steve and Anne-Marie Bobst, of Douglas County, Wash. to Michael V. and C. Jeanette Foust, trustees of the Michael V. Foust Defined Benefit Plan, Lots 1 and 2, Block 64, Subdivision of Blocks to the Original Town of Goodland.

Dallas Rice, of Colorado, to John Paul Gregory William, Lot 14 less the north four feet seven inches, Block 4, Sharps Addition to the City of Goodland.

Carol J. and Larry L. Butler, Twila J. and Melvin Duane Shapland to Ronald D. and April B. Curtis the east 70 feet of the south half of Lot 10, the east 70 feet of Lots 11 and 12, Block 24, Second Addition to the City of Goodland.

A & A Reeh Farms, LLC to Eva E. Cahoj, trustee of the Eva E. Cahoj living trust, the SW/4, Sec. 35, T6S, R37W.

By Tom Betz

The Goodland Star-News

Four completed micro loans totaling \$55,000 have been completed in Sherman County, and Commissioner Kevin Rasure said at a meeting Tuesday that two applications should be ready to review before the program expires.

Micro loans have been made to help start or expand four businesses, Reynaldo's, Scooters, J&K Radiator and Sunflower Computer. Rasure said the two applications should be ready for review later this week.

The program began over two years ago when Sherman County received a grant for \$100,000 to provide micro loans of up to \$15,000 to small businesses. The grant is administered through the Northwest Kansas Planning and Development Commission out of Hill City, with \$10,000 to go for administrative costs.

Rasure said when the loans are

completed, the county will not have used all the \$90,000, but will be close.

As these loans are paid back, the money will go into a revolving loan fund in Sherman County which can be loaned out again, he said.

Carolyn Applegate, county economic development director, reported that her office has handed out 50 micro loan applications. She said when the money is loaned out again, the county can simplify the state-required paperwork, which has been a problem for many of those who took out applications.

In other business, the commissioners:

• Approved a bid from Hurd Construction for \$1,070 to build shelves in the register of deeds office. Register Carol Armstrong brought two bids to the commissioners. The other was from Nemechek Cabinets for \$1,631. Armstrong said she would get the shelves built as soon

as possible because she is out of room to store the books.

• Approved a new operating plan for the construction and demolition pit at the transfer station. Curt Way, public works director, said the state is requiring the new plan, and there is a \$250 filling fee. He said the new plan includes digging two contact water ponds in the cell, and this will require the road to be moved. Asked by the commissioners how long the cell will last, Way said he believes it could last eight years, and might stretch to 10. He said when this one is full, the county will dig a new pit on land to the east.

• Commissioners Chuck Thomas

and Rasure approved a bid from Tiede Terracing, owned by Commission Chairman Mitch Tiede, for \$2,800 to repair terraces that washed out near the new landfill southwest of the city.

Thomas said he had called another dirt contractor in the county, but the person did not feel he had the time or the right equipment to handle the job. Way said the county could rent the equipment to do the job, but that it would cost more than the bid. Rasure said he felt it was a reasonable price and that the work needs to be done.

Thomas made the motion, seconded by Rasure. Because of the

conflict of interest, Tiede was absent for the discussion and the vote.

• Held a closed session for 10 minutes on personnel. No action was taken when the commissioners returned to open session.

The next commission meeting will be 8 a.m. on Tuesday, Aug. 31. At that meeting the commissioners will review the budget and set it for a hearing in September. The meeting adjourned at 10:10 a.m.

Internet tonight!  
899-2338

### 80th Birthday Card Shower

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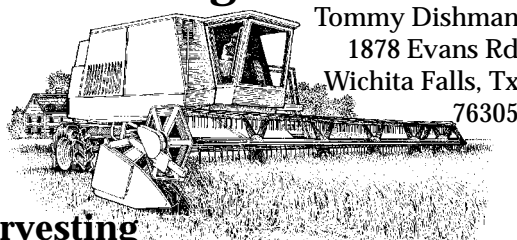
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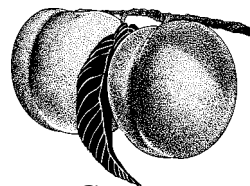
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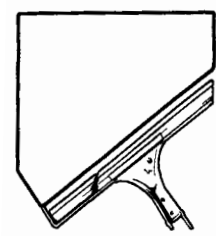
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