

A bill for an act
relating to commerce; prohibiting the use of live check solicitations; proposing
coding for new law in Minnesota Statutes, chapter 325F.
BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

Section 1. **[325F.697] LIVE CHECK SOLICITATION PROHIBITED.**

Subdivision 1. **Definitions.** For purposes of this section, "live check" means a negotiable check, money order, draft, or other instrument, the presentment or negotiation of which may obligate a consumer to pay for a good or service. For purposes of this section, "live check" does not include a live check issued by a lender or financial institution, as defined in section 47.605, subdivision 1.

Subd. 2. **Live check solicitation deemed deceptive sales practice.** It is a deceptive practice under section 325F.69 to solicit a Minnesota resident for the sale of a good or service by providing a live check payable to the addressee, the presentment or negotiation of which obligates the addressee to purchase a good or service.