

**325G.03 UNSOLICITED FINANCIAL TRANSACTION CARDS.**

No person in whose name a financial transaction card is issued shall be liable for any amount resulting from use of that card from which that person or a member of the person's family or household derives no benefit unless the person has accepted the card by (1) signing or using the card, or (2) authorizing the use of the card by another. A mere failure to destroy or return an unsolicited financial transaction card is not such an acceptance. Signing or using a card is not acceptance if those acts were performed under duress as defined under section 609.08.

**History:** *1969 c 1004 s 2; 1985 c 243 s 3; 1986 c 444*