



Senate Fiscal Agency  
P. O. Box 30036  
Lansing, Michigan 48909-7536

## BILL ANALYSIS



Telephone: (517) 373-5383  
Fax: (517) 373-1986

Senate Bill 434 (Substitute S-2 as reported by the Committee of the Whole)  
Senate Bill 435 (Substitute S-2 as reported by the Committee of the Whole)  
Senate Bill 436 (Substitute S-2 as reported by the Committee of the Whole)  
Sponsor: Senator Rick Jones  
Committee: Banking and Financial Institutions

**CONTENT**

The bills would amend different statutes to require a financial institution to work with the Department of Human Services to ensure that an ATM that it owned, managed, or operated, did not allow an individual access to cash benefits from a Michigan Bridge Card on the premises of any of the following:

- A casino.
- A casino enterprise.
- A liquor store.
- An adult entertainment establishment.

The bills would take effect on February 1, 2014.

Senate Bill 434 (S-1) would amend the Credit Union Act and apply to a domestic credit union. Senate Bill 435 (S-1) would amend the Savings Bank Act and apply to a savings bank. Senate Bill 436 (S-1) would amend the Banking Code and apply to a bank.

Under each of the bills, "casino" and "casino enterprise" would not include the following: 1) a grocery store that sells groceries, including staple foods, and is located in a casino or casino enterprise; or 2) any other business establishment that offers gaming that is incidental to the establishment's principal purpose. "Liquor store" would not include a grocery store that sells alcoholic liquor and groceries, including staple foods.

Proposed MCL 490.413 (S.B. 434)  
487.346 (S.B. 435)  
487.14110 (S.B. 436)

Legislative Analyst: Glenn Steffens

**FISCAL IMPACT**

Each bill on its own would have a minimal fiscal impact on State government and no fiscal impact on local units of government. However, if current policies and practices are not sufficient to be in compliance with Federal law, the State could be subjected to a penalty that would reduce the Federal Temporary Assistance for Needy Families block grant by up to 5.0%, or \$38.8 million Gross.

Date Completed: 10-21-13

Fiscal Analyst: Josh Sefton