

Increases the "small check" amount, for which there is faster funds availability, from \$100 to \$500.

Requires banks that wish to charge for so-called "bounce protection" to get the consumer to request this feature before charging fees to the consumer for it.

Clarifies that deposits at proprietary ATMS are cleared as fast as deposits at a teller.

Requires that banks who charge a fee for a "substitute check" under Check 21 cannot insist that the consumer get a substitute check in order to have the bank put funds missing due to a processing error back into the consumer's account within ten business days.

The Consumer Checking Account Fairness Act is balanced and sensible. It preserves the ability of banks to prevent fraud. For example, it leaves in place the ability of a bank to impose a longer hold period for special circumstances, such as a new account or a recent history of bounced checks on an account. Also, the bill does not require banks to issue "substitute checks" under the Check 21 law without any fee; instead it simply says that if the bank decides to charge for the substitute check, then the bank cannot insist that the consumer get that document in order to exercise the consumer's right to a ten business day timeframe to get back funds lost due to a check processing problem, such as a check being paid twice.

Banks benefit from faster check-processing facilitated by Check 21. They should also have to give their customers faster credit for deposits.

FIRST LIEUTENANT KEVIN R.
DENECKE

HON. BART STUPAK

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 15, 2005

Mr. STUPAK. Mr. Speaker, I rise today to pay tribute to an outstanding member of the Michigan State Police, First Lieutenant Kevin Denecke. On January 28th, F/Lt. Denecke retired as the Commander of the Manistique State Police Post in Michigan's Upper Peninsula, closing the final chapter of his career dedicated to serving the people of the State of Michigan. F/Lt. Denecke's 25 years as a law enforcement officer and leader stand as a shining example to us all.

A native of the Detroit area, Kevin R. Denecke graduated from Edsel Ford High School in Dearborn, Michigan in 1974. He then went on to attend Northern Michigan University in Marquette where he earned a Bachelor of Science degree in law enforcement and security administration, graduating cum laude in 1978.

In the fall of 1979, Kevin began his career with the Michigan State Police as a graduate of the 96th Recruit School, and was assigned to the Munising Post. Over the years he has served in communities across the State of Michigan as a shift supervisor, a narcotics officer, on the Governor's security detail, and as a unit commander.

In May 1989, he was promoted to Detective Lieutenant and became the commander of the

Upper Peninsula Substance Enforcement Team (UPSET). During his final tenure as commander of UPSET, his multi-jurisdictional street narcotics team covered twelve counties of Michigan's Upper Peninsula.

After three years leading UPSET, Mr. Denecke was promoted to First Lieutenant, and made commander of the Manistique Post. Known as "the LT" to the officers at the post, F/Lt. Denecke has earned a reputation throughout his career as a strong leader who goes out of his way to help the officers under him grow and advance professionally.

On a personal note, Mr. Speaker, as a former State Trooper myself, I have had the pleasure of knowing F/Lt. Denecke over the years, particularly during his time undercover and when he was on the Governor's detail. I have always enjoyed his friendship, and admired his service to the people of Michigan's First Congressional District.

Although F/Lt. Denecke's career with the Michigan State Police has ended, he will continue to serve the public as the Michigan Municipal Risk Management Authority's Upper Peninsula representative. In this new role, he will be helping local governments reduce their personal and liability risks while better serving their residents.

Mr. Speaker, I ask the House of Representatives to join me in thanking First Lieutenant Kevin R. Denecke for his 25 years of service to the people of the State of Michigan and in wishing him well in his new position. His commitment to community and to justice have been a model of public service. He will be missed by the Michigan State Police and the people he so competently and bravely served.

PERSONAL EXPLANATION

HON. TOM FEENEY

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 15, 2005

Mr. FEENEY. Mr. Speaker, on the dates of February 8-10, 2005, I was absent from session attending to personal matters following the death of a family member. I was unable to attend 12 votes held during my absence. I would like to note for the record that had I been present I would have voted as follows:

"Yea," rollcall 20, February 8, H. Res. 46, on motion to suspend the rules and agree; "yea," rollcall 21, February 8, H.R. 315, on motion to suspend the rules and pass; "yea," rollcall 22, February 8, H.R. 548, on motion to suspend the rules and pass; "yea," rollcall 23, February 9, H. Res. 71, on consideration of the resolution; "yea," rollcall 24, February 9, H. Con. Res. 6, on motion to suspend the rules and pass; "yea," rollcall 25, February 9, H. Con. Res. 26, on motion to suspend the rules and agree; "yea," rollcall 26, February 9, H. Con. Res. 30, on motion to suspend the rules and agree, as amended; "yea," rollcall 27, February 10, H. Res. 75, on agreeing to the resolution; "nay," rollcall 28, February 10, H.R. 418, on agreeing to the amendment (NADLER); "nay," rollcall 29, February 10, H.R. 418, on agreeing to the amendment (FARR); "nay," rollcall 30, February 10, H.R. 418, on motion to recommit with instructions; "yea,"

rollcall 31, February 10, H.R. 418, on passage.

HONORING ANNE MARIE FERGUSON OF THE LADIES ANCIENT ORDER OF HIBERNIANS

HON. JAMES T. WALSH

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 15, 2005

Mr. WALSH. Mr. Speaker, I rise today to recognize the accomplishments and dedication of Anne Marie Ferguson to the Ladies Ancient Order of Hibernians State Board of New York State.

Anne Marie Ferguson, the LAOH New York State President, has been a dedicated member for 36 years. She is a Syracuse native who graduated from Bishop Ludden High School and then went on to graduate from Maria Regina College in Syracuse.

Her many years of dedication to the LAOH resulted in her becoming a board member some 12 years ago. This in turn led to her election as State President in July 2003 where she serves as a respected leader of this very important organization. The Hibernians clearly recognized the talent of this special person. I must also acknowledge with pride her continuing role as both mother and grandmother to her three children and two grandchildren. They are very proud of her with good reason.

It is an honor and a privilege to recognize the dedication of Anne Marie Ferguson to the Ladies Ancient Order of Hibernians State Board of New York State. Her service and dedication to this organization is greatly appreciated.

IN HONOR OF THE UNI-CAPITOL WASHINGTON INTERNSHIP PROGRAM

HON. MICHAEL N. CASTLE

OF DELAWARE

IN THE HOUSE OF REPRESENTATIVES

Tuesday, February 15, 2005

Mr. CASTLE. Mr. Speaker, each year America hosts thousands of foreign students from around the globe. For those of us who develop a professional or personal relationship with any of these individuals, we are truly enriched by their different perspective on the world. My staff has been fortunate enough to host a young woman from Australia, Rhiannon Riches. Driven by her insatiable desire for knowledge and experience, Rhiannon has quickly become an asset to me, my staff, and the state of Delaware. Every day, her presence reminds us of the innumerable benefits available through cross-cultural exchange.

For over 100 years, Australia and the United States have enjoyed a unique partnership that has endured world wars, economic malaise, and our current battle with terrorism. This tradition continues through the Uni-Capitol Washington Internship Program, which provides Australian students with the opportunity to experience American democracy first-hand through internships with Congressional offices.