
SENATE BILL 6202

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By Senators Hargrove, Holmquist, Franklin, Honeyford, McCaslin, Regala, Morton, Keiser, Delvin, Swecker, Rockefeller, Tom, Kline, McAuliffe, and Kilmer; by request of Attorney General

Read first time 01/11/10. Referred to Committee on Human Services & Corrections.

1 AN ACT Relating to vulnerable adults; amending RCW 9.94A.533,
2 30.22.210, and 74.34.035; adding a new section to chapter 74.34 RCW;
3 creating a new section; and prescribing penalties.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

5 NEW SECTION. **Sec. 1.** The legislature recognizes that: (1) Crimes
6 against vulnerable adults are serious crimes against society; and (2)
7 vulnerable adult victims of crime deserve the maximum protection which
8 the law and those who enforce the law can provide. All too often,
9 adults are targeted because of their vulnerability. The ability of
10 vulnerable adults to protect themselves may be compromised because of
11 issues surrounding their health, lack of mobility, memory loss, or
12 their inability to communicate.

13 **Sec. 2.** RCW 9.94A.533 and 2009 c 141 s 2 are each amended to read
14 as follows:

15 (1) The provisions of this section apply to the standard sentence
16 ranges determined by RCW 9.94A.510 or 9.94A.517.

17 (2) For persons convicted of the anticipatory offenses of criminal
18 attempt, solicitation, or conspiracy under chapter 9A.28 RCW, the

1 standard sentence range is determined by locating the sentencing grid
2 sentence range defined by the appropriate offender score and the
3 seriousness level of the completed crime, and multiplying the range by
4 seventy-five percent.

5 (3) The following additional times shall be added to the standard
6 sentence range for felony crimes committed after July 23, 1995, if the
7 offender or an accomplice was armed with a firearm as defined in RCW
8 9.41.010 and the offender is being sentenced for one of the crimes
9 listed in this subsection as eligible for any firearm enhancements
10 based on the classification of the completed felony crime. If the
11 offender is being sentenced for more than one offense, the firearm
12 enhancement or enhancements must be added to the total period of
13 confinement for all offenses, regardless of which underlying offense is
14 subject to a firearm enhancement. If the offender or an accomplice was
15 armed with a firearm as defined in RCW 9.41.010 and the offender is
16 being sentenced for an anticipatory offense under chapter 9A.28 RCW to
17 commit one of the crimes listed in this subsection as eligible for any
18 firearm enhancements, the following additional times shall be added to
19 the standard sentence range determined under subsection (2) of this
20 section based on the felony crime of conviction as classified under RCW
21 9A.28.020:

22 (a) Five years for any felony defined under any law as a class A
23 felony or with a statutory maximum sentence of at least twenty years,
24 or both, and not covered under (f) of this subsection;

25 (b) Three years for any felony defined under any law as a class B
26 felony or with a statutory maximum sentence of ten years, or both, and
27 not covered under (f) of this subsection;

28 (c) Eighteen months for any felony defined under any law as a class
29 C felony or with a statutory maximum sentence of five years, or both,
30 and not covered under (f) of this subsection;

31 (d) If the offender is being sentenced for any firearm enhancements
32 under (a), (b), and/or (c) of this subsection and the offender has
33 previously been sentenced for any deadly weapon enhancements after July
34 23, 1995, under (a), (b), and/or (c) of this subsection or subsection
35 (4)(a), (b), and/or (c) of this section, or both, all firearm
36 enhancements under this subsection shall be twice the amount of the
37 enhancement listed;

1 (e) Notwithstanding any other provision of law, all firearm
2 enhancements under this section are mandatory, shall be served in total
3 confinement, and shall run consecutively to all other sentencing
4 provisions, including other firearm or deadly weapon enhancements, for
5 all offenses sentenced under this chapter. However, whether or not a
6 mandatory minimum term has expired, an offender serving a sentence
7 under this subsection may be granted an extraordinary medical placement
8 when authorized under RCW 9.94A.728(~~(+4)~~);

9 (f) The firearm enhancements in this section shall apply to all
10 felony crimes except the following: Possession of a machine gun,
11 possessing a stolen firearm, drive-by shooting, theft of a firearm,
12 unlawful possession of a firearm in the first and second degree, and
13 use of a machine gun in a felony;

14 (g) If the standard sentence range under this section exceeds the
15 statutory maximum sentence for the offense, the statutory maximum
16 sentence shall be the presumptive sentence unless the offender is a
17 persistent offender. If the addition of a firearm enhancement
18 increases the sentence so that it would exceed the statutory maximum
19 for the offense, the portion of the sentence representing the
20 enhancement may not be reduced.

21 (4) The following additional times shall be added to the standard
22 sentence range for felony crimes committed after July 23, 1995, if the
23 offender or an accomplice was armed with a deadly weapon other than a
24 firearm as defined in RCW 9.41.010 and the offender is being sentenced
25 for one of the crimes listed in this subsection as eligible for any
26 deadly weapon enhancements based on the classification of the completed
27 felony crime. If the offender is being sentenced for more than one
28 offense, the deadly weapon enhancement or enhancements must be added to
29 the total period of confinement for all offenses, regardless of which
30 underlying offense is subject to a deadly weapon enhancement. If the
31 offender or an accomplice was armed with a deadly weapon other than a
32 firearm as defined in RCW 9.41.010 and the offender is being sentenced
33 for an anticipatory offense under chapter 9A.28 RCW to commit one of
34 the crimes listed in this subsection as eligible for any deadly weapon
35 enhancements, the following additional times shall be added to the
36 standard sentence range determined under subsection (2) of this section
37 based on the felony crime of conviction as classified under RCW
38 9A.28.020:

1 (a) Two years for any felony defined under any law as a class A
2 felony or with a statutory maximum sentence of at least twenty years,
3 or both, and not covered under (f) of this subsection;

4 (b) One year for any felony defined under any law as a class B
5 felony or with a statutory maximum sentence of ten years, or both, and
6 not covered under (f) of this subsection;

7 (c) Six months for any felony defined under any law as a class C
8 felony or with a statutory maximum sentence of five years, or both, and
9 not covered under (f) of this subsection;

10 (d) If the offender is being sentenced under (a), (b), and/or (c)
11 of this subsection for any deadly weapon enhancements and the offender
12 has previously been sentenced for any deadly weapon enhancements after
13 July 23, 1995, under (a), (b), and/or (c) of this subsection or
14 subsection (3)(a), (b), and/or (c) of this section, or both, all deadly
15 weapon enhancements under this subsection shall be twice the amount of
16 the enhancement listed;

17 (e) Notwithstanding any other provision of law, all deadly weapon
18 enhancements under this section are mandatory, shall be served in total
19 confinement, and shall run consecutively to all other sentencing
20 provisions, including other firearm or deadly weapon enhancements, for
21 all offenses sentenced under this chapter. However, whether or not a
22 mandatory minimum term has expired, an offender serving a sentence
23 under this subsection may be granted an extraordinary medical placement
24 when authorized under RCW 9.94A.728(~~(+4)~~);

25 (f) The deadly weapon enhancements in this section shall apply to
26 all felony crimes except the following: Possession of a machine gun,
27 possessing a stolen firearm, drive-by shooting, theft of a firearm,
28 unlawful possession of a firearm in the first and second degree, and
29 use of a machine gun in a felony;

30 (g) If the standard sentence range under this section exceeds the
31 statutory maximum sentence for the offense, the statutory maximum
32 sentence shall be the presumptive sentence unless the offender is a
33 persistent offender. If the addition of a deadly weapon enhancement
34 increases the sentence so that it would exceed the statutory maximum
35 for the offense, the portion of the sentence representing the
36 enhancement may not be reduced.

37 (5) The following additional times shall be added to the standard
38 sentence range if the offender or an accomplice committed the offense

1 while in a county jail or state correctional facility and the offender
2 is being sentenced for one of the crimes listed in this subsection. If
3 the offender or an accomplice committed one of the crimes listed in
4 this subsection while in a county jail or state correctional facility,
5 and the offender is being sentenced for an anticipatory offense under
6 chapter 9A.28 RCW to commit one of the crimes listed in this
7 subsection, the following additional times shall be added to the
8 standard sentence range determined under subsection (2) of this
9 section:

10 (a) Eighteen months for offenses committed under RCW 69.50.401(2)
11 (a) or (b) or 69.50.410;

12 (b) Fifteen months for offenses committed under RCW 69.50.401(2)
13 (c), (d), or (e);

14 (c) Twelve months for offenses committed under RCW 69.50.4013.

15 For the purposes of this subsection, all of the real property of a
16 state correctional facility or county jail shall be deemed to be part
17 of that facility or county jail.

18 (6) An additional twenty-four months shall be added to the standard
19 sentence range for any ranked offense involving a violation of chapter
20 69.50 RCW if the offense was also a violation of RCW 69.50.435 or
21 (~~9.94A.605~~) 9.94A.827. All enhancements under this subsection shall
22 run consecutively to all other sentencing provisions, for all offenses
23 sentenced under this chapter.

24 (7) An additional two years shall be added to the standard sentence
25 range for vehicular homicide committed while under the influence of
26 intoxicating liquor or any drug as defined by RCW 46.61.502 for each
27 prior offense as defined in RCW 46.61.5055.

28 (8)(a) The following additional times shall be added to the
29 standard sentence range for felony crimes committed on or after July 1,
30 2006, if the offense was committed with sexual motivation, as that term
31 is defined in RCW 9.94A.030. If the offender is being sentenced for
32 more than one offense, the sexual motivation enhancement must be added
33 to the total period of total confinement for all offenses, regardless
34 of which underlying offense is subject to a sexual motivation
35 enhancement. If the offender committed the offense with sexual
36 motivation and the offender is being sentenced for an anticipatory
37 offense under chapter 9A.28 RCW, the following additional times shall

1 be added to the standard sentence range determined under subsection (2)
2 of this section based on the felony crime of conviction as classified
3 under RCW 9A.28.020:

4 (i) Two years for any felony defined under the law as a class A
5 felony or with a statutory maximum sentence of at least twenty years,
6 or both;

7 (ii) Eighteen months for any felony defined under any law as a
8 class B felony or with a statutory maximum sentence of ten years, or
9 both;

10 (iii) One year for any felony defined under any law as a class C
11 felony or with a statutory maximum sentence of five years, or both;

12 (iv) If the offender is being sentenced for any sexual motivation
13 enhancements under (a)(i), (ii), and/or (iii) of this subsection and
14 the offender has previously been sentenced for any sexual motivation
15 enhancements on or after July 1, 2006, under (a)(i), (ii), and/or (iii)
16 of this subsection, all sexual motivation enhancements under this
17 subsection shall be twice the amount of the enhancement listed;

18 (b) Notwithstanding any other provision of law, all sexual
19 motivation enhancements under this subsection are mandatory, shall be
20 served in total confinement, and shall run consecutively to all other
21 sentencing provisions, including other sexual motivation enhancements,
22 for all offenses sentenced under this chapter. However, whether or not
23 a mandatory minimum term has expired, an offender serving a sentence
24 under this subsection may be granted an extraordinary medical placement
25 when authorized under RCW 9.94A.728(~~(+4)~~);

26 (c) The sexual motivation enhancements in this subsection apply to
27 all felony crimes;

28 (d) If the standard sentence range under this subsection exceeds
29 the statutory maximum sentence for the offense, the statutory maximum
30 sentence shall be the presumptive sentence unless the offender is a
31 persistent offender. If the addition of a sexual motivation
32 enhancement increases the sentence so that it would exceed the
33 statutory maximum for the offense, the portion of the sentence
34 representing the enhancement may not be reduced;

35 (e) The portion of the total confinement sentence which the
36 offender must serve under this subsection shall be calculated before
37 any earned early release time is credited to the offender;

1 (f) Nothing in this subsection prevents a sentencing court from
2 imposing a sentence outside the standard sentence range pursuant to RCW
3 9.94A.535.

4 (9) An additional one-year enhancement shall be added to the
5 standard sentence range for the felony crimes of RCW 9A.44.073,
6 9A.44.076, 9A.44.079, 9A.44.083, 9A.44.086, or 9A.44.089 committed on
7 or after July 22, 2007, if the offender engaged, agreed, or offered to
8 engage the victim in the sexual conduct in return for a fee. If the
9 offender is being sentenced for more than one offense, the one-year
10 enhancement must be added to the total period of total confinement for
11 all offenses, regardless of which underlying offense is subject to the
12 enhancement. If the offender is being sentenced for an anticipatory
13 offense for the felony crimes of RCW 9A.44.073, 9A.44.076, 9A.44.079,
14 9A.44.083, 9A.44.086, or 9A.44.089, and the offender attempted,
15 solicited another, or conspired to engage, agree, or offer to engage
16 the victim in the sexual conduct in return for a fee, an additional
17 one-year enhancement shall be added to the standard sentence range
18 determined under subsection (2) of this section. For purposes of this
19 subsection, "sexual conduct" means sexual intercourse or sexual
20 contact, both as defined in chapter 9A.44 RCW.

21 (10)(a) For a person age eighteen or older convicted of any
22 criminal street gang-related felony offense for which the person
23 compensated, threatened, or solicited a minor in order to involve the
24 minor in the commission of the felony offense, the standard sentence
25 range is determined by locating the sentencing grid sentence range
26 defined by the appropriate offender score and the seriousness level of
27 the completed crime, and multiplying the range by one hundred twenty-
28 five percent. If the standard sentence range under this subsection
29 exceeds the statutory maximum sentence for the offense, the statutory
30 maximum sentence is the presumptive sentence unless the offender is a
31 persistent offender.

32 (b) This subsection does not apply to any criminal street gang-
33 related felony offense for which involving a minor in the commission of
34 the felony offense is an element of the offense.

35 (c) The increased penalty specified in (a) of this subsection is
36 unavailable in the event that the prosecution gives notice that it will
37 seek an exceptional sentence based on an aggravating factor under RCW
38 9.94A.535.

1 (11) An additional twelve months and one day shall be added to the
2 standard sentence range for a conviction of attempting to elude a
3 police vehicle as defined by RCW 46.61.024, if the conviction included
4 a finding by special allegation of endangering one or more persons
5 under RCW 9.94A.834.

6 (12) An additional twelve months shall be added to the standard
7 sentence range for an offense that is also a violation of RCW
8 9.94A.831.

9 (13) The following additional times shall be added to the standard
10 sentence range for felony crimes committed after July 1, 2009, if the
11 victim was a vulnerable adult as defined in RCW 74.34.020, at the time
12 of the offense. If the offender is being sentenced for more than one
13 offense, the enhancement or enhancements must be added to the total
14 period of confinement for all offenses, regardless of which underlying
15 offense is subject to an enhancement. If the offender is being
16 sentenced for an anticipatory offense under chapter 9A.28 RCW, the
17 following additional times shall be added to the standard sentence
18 range determined under subsection (2) of this section based on the
19 felony crime of conviction as classified under RCW 9A.28.020:

20 (a) Five years for any felony defined under any law as a class A
21 felony or with a statutory maximum sentence of at least twenty years,
22 or both;

23 (b) Three years for any felony defined under any law as a class B
24 felony or with a statutory maximum sentence of ten years, or both;

25 (c) Eighteen months for any felony defined under any law as a class
26 C felony or with a statutory maximum sentence of five years, or both;

27 (d) All vulnerable adult enhancements under this subsection are
28 mandatory, shall be served in total confinement, and shall run
29 consecutively to all other sentencing provisions, including other
30 firearm or deadly weapon enhancements, for all offenses sentenced under
31 this chapter. However, whether or not a mandatory minimum term has
32 expired, an offender serving a sentence under this subsection may be
33 granted an extraordinary medical placement when authorized under RCW
34 9.94A.728;

35 (e) If the standard sentence range under this subsection exceeds
36 the statutory maximum sentence for the offense, the statutory maximum
37 sentence shall be the presumptive sentence unless the offender is a
38 persistent offender. If the addition of a vulnerable adult enhancement

1 increases the sentence so that it would exceed the statutory maximum
2 for the offense, the portion of the sentence representing the
3 enhancement may not be reduced.

4 **Sec. 3.** RCW 30.22.210 and 1981 c 192 s 21 are each amended to read
5 as follows:

6 (1) Nothing contained in this chapter shall be deemed to require
7 any financial institution to make any payment from an account to a
8 depositor, or any trust or P.O.D. account beneficiary, or any other
9 person claiming an interest in any funds deposited in the account, if
10 the financial institution has actual knowledge of the existence of a
11 dispute between the depositors, beneficiaries, or other persons
12 concerning their respective rights of ownerships to the funds contained
13 in, or proposed to be withdrawn, or previously withdrawn from the
14 account, or in the event the financial institution is otherwise
15 uncertain as to who is entitled to the funds pursuant to the contract
16 of deposit. In any such case, the financial institution may, without
17 liability, notify, in writing, all depositors, beneficiaries, or other
18 persons claiming an interest in the account of either its uncertainty
19 as to who is entitled to the distributions or the existence of any
20 dispute, and may also, without liability, refuse to disburse any funds
21 contained in the account to any depositor, and/or trust or P.O.D.
22 account beneficiary thereof, and/or other persons claiming an interest
23 therein, until such time as either:

24 ((+1)) (a) All such depositors and/or beneficiaries have
25 consented, in writing, to the requested payment; or

26 ((+2)) (b) The payment is authorized or directed by a court of
27 proper jurisdiction.

28 (2) Except as provided in subsection (1) of this section, if a
29 financial institution reasonably believes that financial exploitation
30 of a vulnerable adult, as defined in RCW 74.34.020, has occurred, has
31 been attempted, or is being attempted, the financial institution may,
32 but is not required to, refuse a transaction requiring disbursement of
33 funds contained in the account of the vulnerable adult, an account on
34 which the vulnerable adult is a beneficiary, including a trust or
35 guardianship account, or an account of a person suspected of
36 perpetrating financial exploitation of a vulnerable adult pending an
37 investigation by the financial institution, the department of social

1 and health services, or law enforcement. A financial institution may
2 refuse to disburse funds under this subsection if the department of
3 social and health services, law enforcement, or the prosecuting
4 attorney's office provides information to the financial institution
5 demonstrating that it is reasonable to believe that exploitation of a
6 vulnerable adult, as defined in RCW 74.34.020, has occurred, has been
7 attempted, or is being attempted.

8 (a) A financial institution is not required to refuse to disburse
9 funds when provided with information alleging that financial
10 exploitation has occurred, has been attempted, or is being attempted,
11 but may determine whether to do so based on the information it has and
12 within its discretion. A financial institution and its employees are
13 immune from criminal, civil, and administrative liability for its good
14 faith determination of whether or not to refuse to disburse funds based
15 on information that financial exploitation of a vulnerable adult has
16 occurred, has been attempted, or is being attempted, and for its
17 actions taken in furtherance of such determination.

18 (b) A financial institution that refuses to disburse funds based
19 upon a reasonable belief that financial exploitation of a vulnerable
20 adult has occurred, has been attempted, or is being attempted, will
21 notify all depositors, beneficiaries, or other persons claiming an
22 interest therein for whom contact information is available to the
23 institution orally or in writing and shall fax a report to the adult
24 protective services division of the department of social and health
25 services and local law enforcement. Any refusal to disburse funds as
26 authorized by this section based on a financial institution's reason to
27 believe that financial exploitation has occurred, has been attempted,
28 or is being attempted will expire upon the sooner of:

29 (i) Three business days after the date on which the financial
30 institution first refused to disburse the funds, unless sooner
31 terminated by an order of a court of competent jurisdiction; or

32 (ii) At the time that the financial institution is satisfied, that
33 the disbursement will not result in financial exploitation.

34 (c) A court of competent jurisdiction may enter an order extending
35 a financial institution's refusal to disburse funds based on reason to
36 believe that financial exploitation has occurred, has been attempted,
37 or is being attempted and/or order other protective relief as
38 necessary, as authorized by RCW 7.40.010 or 74.34.130.

1 **Sec. 4.** RCW 74.34.035 and 2003 c 230 s 2 are each amended to read
2 as follows:

3 (1) When there is reasonable cause to believe that abandonment,
4 abuse, financial exploitation, or neglect of a vulnerable adult has
5 occurred, mandated reporters shall immediately report to the
6 department.

7 (2) When there is reason to suspect that sexual assault has
8 occurred, mandated reporters shall immediately report to the
9 appropriate law enforcement agency and to the department.

10 (3) When there is reason to suspect that physical assault has
11 occurred or there is reasonable cause to believe that an act has caused
12 fear of imminent harm:

13 (a) Mandated reporters shall immediately report to the department;
14 and

15 (b) Mandated reporters shall immediately report to the appropriate
16 law enforcement agency, except as provided in subsection (4) of this
17 section.

18 (4) A mandated reporter is not required to report to a law
19 enforcement agency, unless requested by the injured vulnerable adult or
20 his or her legal representative or family member, an incident of
21 physical assault between vulnerable adults that causes minor bodily
22 injury and does not require more than basic first aid, unless:

23 (a) The injury appears on the back, face, head, neck, chest,
24 breasts, groin, inner thigh, buttock, genital, or anal area;

25 (b) There is a fracture;

26 (c) There is a pattern of physical assault between the same
27 vulnerable adults or involving the same vulnerable adults; or

28 (d) There is an attempt to choke a vulnerable adult.

29 (5) Mandated reporters shall report the death of a vulnerable adult
30 to the medical examiner or coroner having jurisdiction pursuant to RCW
31 68.50.020 in the most expeditious manner possible, when the
32 circumstances indicate that death was caused by, or suspected to be
33 caused by, abuse, neglect, or abandonment by another person. The
34 mandated reporter shall also report the death, in the most expeditious
35 manner possible, to the law enforcement agency having jurisdiction and
36 to the department. A mandated reporter is not relieved from the
37 reporting requirement provisions of this section by the existence of a
38 previously signed death certificate. The death of a vulnerable adult,

1 where abuse, neglect, or abandonment caused or contributed to the
2 death, is a death caused by unnatural or unlawful means and the body
3 shall be the jurisdiction of the coroner or medical examiner pursuant
4 to RCW 68.50.010.

5 (6) Permissive reporters may report to the department or a law
6 enforcement agency when there is reasonable cause to believe that a
7 vulnerable adult is being or has been abandoned, abused, financially
8 exploited, or neglected.

9 ((+6+)) (7) No facility, as defined by this chapter, agency
10 licensed or required to be licensed under chapter 70.127 RCW, or
11 facility or agency under contract with the department to provide care
12 for vulnerable adults may develop policies or procedures that interfere
13 with the reporting requirements of this chapter.

14 ((+7+)) (8) Each report, oral or written, must contain as much as
15 possible of the following information:

16 (a) The name and address of the person making the report;

17 (b) The name and address of the vulnerable adult and the name of
18 the facility or agency providing care for the vulnerable adult;

19 (c) The name and address of the legal guardian or alternate
20 decision maker;

21 (d) The nature and extent of the abandonment, abuse, financial
22 exploitation, neglect, or self-neglect;

23 (e) Any history of previous abandonment, abuse, financial
24 exploitation, neglect, or self-neglect;

25 (f) The identity of the alleged perpetrator, if known; and

26 (g) Other information that may be helpful in establishing the
27 extent of abandonment, abuse, financial exploitation, neglect, or the
28 cause of death of the deceased vulnerable adult.

29 ((+8+)) (9) Unless there is a judicial proceeding or the person
30 consents, the identity of the person making the report under this
31 section is confidential.

32 NEW SECTION. Sec. 5. A new section is added to chapter 74.34 RCW
33 to read as follows:

34 (1) A financial institution, as defined in RCW 30.22.040 and
35 30.22.041, must ensure that existing employees who have contact with
36 customers and account information on a regular basis and as part of
37 their job receive training concerning the financial exploitation of

1 vulnerable adults within one year of the effective date of this
2 section, and must thereafter provide the training to any new employees
3 who have contact with account information as part of their new employee
4 orientation. The training must include recognition of indicators of
5 financial exploitation, how employees may report suspected financial
6 exploitation to the department and to law enforcement as permissive
7 reporters, and what steps employees may take to prevent suspected
8 financial exploitation, consistent with the employing institution's
9 agreement with customers, or as otherwise authorized by law. The
10 attorney general's office and the department will develop a
11 standardized training that financial institutions may offer, or the
12 financial institution may develop its own training.

13 (2) Financial institutions may provide access to or copies of
14 records which are relevant to suspected financial exploitation or
15 attempted financial exploitation of a vulnerable adult to the
16 department, law enforcement, or the prosecuting attorney's office,
17 consistent with a referral to the department, law enforcement, or
18 prosecuting attorney's office, or as requested by the department, law
19 enforcement, or prosecuting attorney's office as part of an
20 investigation. The records may include those relating to the most
21 recent transaction or transactions which may comprise financial
22 exploitation, as well as historical records.

23 (3) No criminal, civil, or administrative liability shall attach to
24 any financial institution or employee for conduct conforming with the
25 reporting or prevention of financial exploitation or the provision of
26 access to or copies of records to the department, law enforcement, or
27 prosecuting attorney's office as provided in this chapter, the
28 provisions of the financial institution's customer agreements, or as
29 otherwise provided by law.

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