Cherokee Nation Code Annotated
Title 21: Crimes and Punishments
Part VII. Crimes Against Property
Chapter 61: False Pretenses, False Personations, Cheats and Frauds
§ 1550.21. Definitions
Cite as: 21 CNCA § 1550.21

As used in this act:

1. "Cardholder" means the person or organization named on the face of a credit card or a debit card to whom or for whose benefit the credit card or debit card is issued;

2. "Credit card" means any instrument or device, whether known as a credit card, credit plate, charge plate or by any other name, issued with or without fee by an issuer for the use of the cardholder in obtaining money, goods, services or anything else of value on credit and all such credit cards lawfully issued shall be considered the property of the cardholder or the issuer for all purposes;

3. "Debit card" means any instrument or device, whether known as a debit card or by any other name, issued with or without fee by an issuer for the use of the cardholder in depositing, obtaining or transferring funds from a consumer banking electronic facility;

4. "Issuer" means any person, firm, corporation, financial institution or its duly authorized agent which issues a credit card or a debit card;

5. "Receives" or "receiving" means acquiring possession or control or accepting as security for a loan;

6. "Reencoder" means an electronic device that places encoded information from the computer chip, magnetic strip or stripe or other storage mechanism of a credit card or debit card onto the computer chip, magnetic strip or stripe or other storage mechanism of a different card;

7. "Revoked card" means a credit card or a debit card which is no longer valid because permission to use it has been suspended or terminated by the issuer;

8. "Scanning device" means a scanner, reader or any other electronic device that may be used to access, read, scan, obtain, memorize or store, temporarily or permanently, information encoded on the computer chip, magnetic strip or stripe or other storage mechanism of a credit card or debit card or from another device that directly reads the information from a credit card or debit card; and

9. "Skimming device" means a self-contained device that:

a. is designed to read and store in the internal memory of the device information encoded on the computer chip, magnetic strip or stripe or other storage mechanism of a credit card or debit card or from another device that directly reads the information from a credit card or debit card, and

b. is incapable of processing the credit card or debit card information for the purpose of obtaining, purchasing or receiving goods, services, money or anything else of value from a person or organization.

Historical Data

LA 07-21, eff. February 22, 2021.