

**HOUSE . . . . . No. 872**

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**The Commonwealth of Massachusetts**

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**In the Year Two Thousand Nine**  
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An Act relative to check overdrafts.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1           SECTION 1. Chapter 93 of the General Laws is hereby amended by inserting after  
2 section 40 A the following section:-

3           Section 40 B. Banks charging overdraft fees shall be limited 1 per day in an account. If  
4 the customer provides an email address or cell phone number, they shall notify the customer by  
5 text or email within 1 hour of any overdraft.

6           Banks shall provide customers with the option that the bank will not honor overdrafts and  
7 shall return such checks marked insufficient funds.