

**HOUSE . . . . . No. 275**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

***William N. Brownsberger***

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to check overdrafts.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>William N. Brownsberger</i>		<i>1/11/2011</i>
<i>John P. Fresolo</i>	<i>16th Worcester</i>	<i>1/28/2011</i>

**HOUSE . . . . . No. 275**

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By Mr. Brownsberger of Belmont, petition (accompanied by Bill, House, No. 275) of William N. Brownsberger and John P. Fresolo relative to fees and notification of overdrafts on checking accounts. Financial Services.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 872 OF 2009-2010.]

**The Commonwealth of Massachusetts**

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**In the Year Two Thousand Eleven**  
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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.