

**SENATE . . . . . No. 521**

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**The Commonwealth of Massachusetts**

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PRESENTED BY:

***Eileen M. Donoghue***

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*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 the honoring and cashing of checks.

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PETITION OF:

NAME:

*Eileen M. Donoghue*

DISTRICT/ADDRESS:

*First Middlesex*

**SENATE . . . . . No. 521**

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By Ms. Donoghue, a petition (accompanied by bill, Senate, No. 521) of Eileen M. Donoghue for legislation relative to the honoring and cashing of checks. Financial Services.

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**The Commonwealth of Massachusetts**

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**In the One Hundred and Ninetieth General Court  
(2017-2018)**  
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An Act relative to the honoring and cashing of checks.

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

1 Chapter 167 of the General Laws, as appearing in the 2014 Official Edition, is hereby  
2 amended by inserting after section 46 the following section:-

3 Section 46A. Requirement that a bank honor and cash a check drawn on the bank

4 A bank doing business in the commonwealth, which for the purposes of this section shall  
5 include any bank, except an internet bank as defined in section one and any national bank,  
6 national banking association, federal savings bank, federal savings and loan association and  
7 federal credit union, shall honor and cash a check drawn on the bank presented by any person,  
8 whether or not the person has an account in the bank and without charging a fee, if the following  
9 conditions are met: (1) the person presenting the check provides adequate information for  
10 identification purposes; (2) the bank has no reason to suspect that the check is forged; and (3) the  
11 check is for an amount not exceeding \$2,500 dollars. Any bank which fails to cash a check in  
12 accordance with this section or which otherwise violates the provisions of this section or any

13 regulations promulgated thereunder shall be punished by a fine of not more than \$500 for each  
14 such violation.