

# HOUSE . . . . . No. 4277

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## The Commonwealth of Massachusetts

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HOUSE OF REPRESENTATIVES, July 23, 2025.

The committee on Consumer Protection and Professional Licensure, to whom was referred the petition (accompanied by bill, House, No. 400) of Daniel J. Hunt for legislation to limit fees charged by cashers of checks, drafts or money orders, reports recommending that the accompanying bill (House, No. 4277) ought to pass.

For the committee,

TACKEY CHAN.

**HOUSE . . . . . No. 4277**

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**The Commonwealth of Massachusetts**

**In the One Hundred and Ninety-Fourth General Court  
(2025-2026)**

An Act creating a maximum allowable check-cashing rate for check cashers.

*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 169A of the General Laws, as appearing in the 2022 Official  
2 Edition, is hereby amended by striking out section 6, and inserting in place thereof of the  
3 following section:-

4           Section 6. (a) No licensee shall directly or indirectly charge or collect fees or other  
5 considerations for cashing checks payable to natural persons in excess of the following:

6           (1) 2.5 per cent of the face value of a check plus a service charge of \$1.00 for any  
7 government check less than \$1,500 issued by the United States or the commonwealth;

8           (2) 2.25 per cent of the face value of a payroll check plus a service charge of \$1.00;

9           (3) 5 per cent of the face value of a check or \$5.00, whichever is greater, plus a service  
10 charge of \$1.00, for all personal checks; or

11           (4) 3 per cent of the face value of a payment instrument less than \$1,500 plus a service  
12 charge of \$1.00 for all other payment instruments, including checks, drafts, or money orders.

13 (b) No licensee shall charge more than \$5.00 to set up an initial customer account.

14 (c) A schedule of fees and charges to be assessed for the cashing of checks, drafts or  
15 money orders shall be filed by each licensee with the commissioner annually on or before a date  
16 to be set by the commissioner and, together with any revisions thereto, shall be conspicuously  
17 posted in each place of business and mobile unit of a licensee. An amendment to such schedule  
18 occurring between filing dates or a change in the hours of operation, as specified in the  
19 application for license filed pursuant to section three, shall be filed, in writing, with the  
20 commissioner forthwith.

21 SECTION 2. Section 13 of said chapter 169A of the General Laws, as so appearing, is  
22 hereby amended by striking out, in line 3, the words “five hundred dollars” and inserting in place  
23 thereof the following:- \$1,000.

24 SECTION 3. Section 1 shall take effect 12 months after the effective date of this act.