

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

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*Edward R. Philips*

*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 ensuring banking accessibility.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Edward R. Philips</i>	<i>8th Norfolk</i>	<i>1/15/2025</i>

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

[Pin Slip]

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE DOCKET, NO. 4511 OF 2023-2024.]

**The Commonwealth of Massachusetts**

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

An Act ensuring banking accessibility.

*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: Notwithstanding any general or special law or any rule or regulation to the  
2 contrary, section 1 of chapter 167 of the General Laws as appearing in the 2022 official edition is  
3 hereby amended by inserting after the second paragraph:-

4 “Banking services”, retail or commercial deposit business, lending business, asset  
5 management, and all other services customarily provided by banks or their affiliates to  
6 customers.

7 And further by inserting after the 15th paragraph:-

8 “Physical banks”, banks that have at least one physical location regularly open to the  
9 public with employees available to answer questions and assist with banking services. They may  
10 also have online banking services but are not internet banks.

11 SECTION 2: Notwithstanding any general or special law or any rule or regulation to the  
12 contrary, chapter 167 of the General Laws is further amended by inserting after section 2A the  
13 following new section:-

14 Section 2A ½ (a). Unfair acts or practices as mentioned in Section 2A shall explicitly  
15 include, but not be limited to, a physical bank offering a banking service that is only available  
16 online. No bank shall deny a customer in-person services because those services are available  
17 online. This shall allow all citizens using a physical bank, regardless of access or ability to use  
18 the internet, the chance to use any available banking service either virtually or in person.

19 Section 2A ½ (b). In conjunction with section b, all physical banks offering an online  
20 service shall make clear to their customers that the online service is also available in-person  
21 through the use of clearly visible signs and/or verbal communication upon a request for a  
22 banking service.

23 Section 2A ½ (c). This law shall not be misconstrued as interfering with existing laws,  
24 federal and state, about banks' rights to deny service to an individual.