

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

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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 passage of the accompanying bill:  
An Act relative to check overdrafts

PETITION OF:

NAME:

William N. Brownsberger

DISTRICT/ADDRESS:

24th Middlesex

# The Commonwealth of Massachusetts

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**In the Year Two Thousand and 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:*

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

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

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