

CORY V. MCCRAY
Legislative District 45
Baltimore City

DEPUTY MAJORITY WHIP

Budget and Taxation Committee

Subcommittees

Chair, Health and Human Services

Vice Chair, Capital Budget

Executive Nominations Committee

Legislative Policy Committee

Joint Committee on Gaming Oversight



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THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

Vote Yes on Senate Bill 520

Bill Title: Consumer Protection – Credit or Debit Card Surcharges - Limitation
Finance Committee
Hearing Date: February 14, 2024

Dear Chair, Vice Chair, and Members of the Committee,

I am writing to request your support for Senate Bill 520 (Consumer Protection – Credit or Debit Card Surcharges - Limitation). This bill aims to protect consumers from unfair practices or surcharges some retailers impose for using credit or debit cards. **SB520** is critical in promoting transparency and fairness between the consumer and the retailer in our great state of Maryland.

Currently, some retail businesses impose a surcharge on the consumer for using a credit card that exceeds the business's cost for processing the card transaction. These charges can burden the consumer, especially those on a fixed income. Under **SB520**, this unfair practice would stop while promoting transparency in pricing across the state. This legislation aligns with the laws of the Consumer Protection Act that guard buyers from unfair trade practices that could harm them.¹ Designating violations of this legislation as unfair, abusive, or deceptive trade practices subject to enforcement and penalties sends a strong message to the retailers and businesses who engage in this practice that our state will not tolerate this behavior.

In closing, **SB520** represents a significant step in the right direction in safeguarding the interest of the consumer against these acts while promoting fair trade across the entire state. For these reasons, I urge you, especially those who are consumers, to support this bill for your protection, if not for anyone else.

Respectfully,

A handwritten signature in blue ink, appearing to read 'Cory V. McCray'.

Cory V. McCray
45th District

¹ Waller, Spencer Weber and Brady, Jillian G., Acosta, R.J., and Fair, Jennifer and Morse, Jacob, Consumer Protection in the United States: An Overview (January 12, 2011). European Journal of Consumer Law, May 2011, Available at SSRN: <https://ssrn.com/abstract=1000226>