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**By: Delegate Exum**

Introduced and read first time: February 1, 1996

Assigned to: Economic Matters

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A BILL ENTITLED

1 AN ACT concerning

2 **Commercial Law - Consumer Protection - Acceptance of Checks**

3 FOR the purpose of requiring a merchant who offers or makes available consumer goods  
4 or services to post in a certain manner the merchant's policy for the acceptance of  
5 a check or other draft as payment for consumer goods and services; requiring the  
6 policy to include certain information; defining a certain term; and generally relating  
7 to the acceptance of checks for consumer goods and services.

8 BY adding to

9 Article - Commercial Law  
10 Section 13-319  
11 Annotated Code of Maryland  
12 (1990 Replacement Volume and 1995 Supplement)

13 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF  
14 MARYLAND, That the Laws of Maryland read as follows:

15 **Article - Commercial Law**

16 13-319.

17 (A) IN THIS SECTION, "DRAFT" DOES NOT INCLUDE A CREDIT OR DEBIT CARD  
18 SALES DRAFT.

19 (B) A MERCHANT WHO OFFERS OR MAKES AVAILABLE CONSUMER GOODS  
20 OR SERVICES SHALL POST IN A PROMINENT PLACE IN THE MERCHANT'S  
21 ESTABLISHMENT THE MERCHANT'S POLICY FOR THE ACCEPTANCE OF A CHECK OR  
22 OTHER DRAFT AS PAYMENT FOR CONSUMER GOODS OR SERVICES.

23 (C) THE CHECK ACCEPTANCE POLICY SHALL INCLUDE:

24 (1) THE NUMBER AND TYPE OF FORMS OF PERSONAL IDENTIFICATION  
25 THAT ARE REQUIRED TO BE PRESENTED WITH A CHECK OR OTHER DRAFT; AND

26 (2) THE MAXIMUM AMOUNT OF A CHECK OR OTHER DRAFT THAT THE  
27 MERCHANT ACCEPTS.

28 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
29 October 1, 1996.

