

Department of Fiscal Services  
Maryland General Assembly

FISCAL NOTE

Senate Bill 232 (Senator Lawlah)  
Finance

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**Commercial Law - Payment by Check - Request for Credit Card Prohibited**

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This bill prohibits a person from requesting the display of a credit card as a condition of accepting a check as payment for consumer credit, goods, realty, or services. The bill limits allowable exceptions to instances where the person requesting the information has an agreement with the issuer of the credit card to cash checks for cardholders and the issuer guarantees payment of the cardholder's checks.

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**Fiscal Summary**

**State Effect:** None. Assuming that the Consumer Protection Division will receive fewer than 50 complaints per year stemming from this bill, existing resources should be adequate to handle any additional workload.

**Local Effect:** None.

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**Information Source(s):** Office of the Attorney General (Consumer Protection Division),  
Department of Fiscal Services

**Fiscal Note History:** First Reader - January 29, 1996

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