Department of Fiscal Services

Maryland General Assembly

FISCAL NOTE

House Bill 745 (Delegate Exum) Economic Matters

Commercial Law - Consumer Protection - Acceptance of Checks

This bill requires merchants to prominently post their policy on the acceptance of checks or other drafts as payment. The bill requires such a check acceptance policy to include: (1) the number and type of personal identification required; and (2) the maximum amount of a check or draft the merchant will accept.

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.

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

Fiscal Note History: First Reader - March 4, 1996

ncs

Analysis by: Guy Cherry Direct Inquiries to:

Reviewed by: John Rixey John Rixey, Coordinating Analyst

(410) 841-3710 (301) 858-3710