



MARYLAND LEGISLATIVE LATINO CAUCUS

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TO: Delegate Kriselda Valderrama, Chair
Delegate Lorig Charkoudian, Vice Chair
Economic Matters Committee Members
FROM: Maryland Legislative Latino Caucus
DATE: 2/10/2026
RE: HB0191 - Consumer Protection - Retail Transactions - Cash Payments

The MLLC supports HB0191 - Consumer Protection - Retail Transaction - Cash Payments

The MLLC is a bipartisan group of Senators and Delegates committed to supporting legislation that improves the lives of Latinos throughout our state. The MLLC is a crucial voice in the development of public policy that uplifts the Latino community and benefits the state of Maryland. Thank you for allowing us the opportunity to express our support of HB0191.

Merchants prohibiting cash payments in retail transactions leads to prejudicial effects on Latino and Hispanic individuals. Many Hispanics households throughout the nation are unbanked, meaning that without cash payments, they may not be able to purchase certain goods. According to FDIC, in 2023, while Hispanic households comprised only about 15% of all U.S. households, they made up for 33.4% of unbanked households.¹ Moreover, even if they are banked, immigration enforcement operations continue to expand with new data tracking mechanisms.² As a result, it is unclear whether financial data is sufficiently safeguarded from federal overreach. So, Latino and Hispanic individuals may not be able to participate in the purchase of goods if they are unbanked, but even if they are banked, and are required to use a bank card, they may then be vulnerable to immigration enforcement actions.

Generally, this bill would help this by prohibiting merchants from disallowing cash payments. Specifically, this bill prohibits a merchant from (1) prohibiting a person from making a cash payment for a good or service; (2) requiring a person to buy a good or service with a credit or debit card; or (3) charging or collecting a fee from someone making a cash payment for a good or service. If a merchant violates any part of this bill, it would be deemed an unfair, abusive, or deceptive trade practice subject to punishment under the Maryland Consumer Protection Act (“CPA”). Ultimately, by prohibiting merchants from restricting cash payments and making it a violation of the CPA to do such, Latino and Hispanic individuals will be more able to participate in, and be better protected when engaging in, the consumer marketplace..

For these reasons, the Maryland Legislative Latino Caucus respectfully requests a favorable report on HB0191.

¹ [2023 FDIC National Survey of Unbanked and Underbanked Households](#)

² [ACLU DHS is Circumventing Constitution by Buying Data It Would Normally Need a Warrant to Access](#)