



**Testimony to Senate Finance**  
**HB191 Consumer Protection-Retail Transactions-Cash Payments**  
**Position: FWA**

April 1, 2026

The Honorable Pam Beidle, Chair  
Senate Finance Committee  
3 East, Miller Senate Office Building  
Annapolis, Maryland 21401  
cc: Members, Senate Finance

Chair Beidle and Members of the Committee:

Economic Action Maryland Fund is here in support of HB191 with proposed amendments.

As amended, HB191 is a narrowly tailored bill that requires certain retail establishments to accept cash for essential goods. The bill provides exemptions for certain kinds of sales via the internet or kiosk, as well as for certain kinds of establishments. It also limits the amount of a cash transaction to no more than \$300.

As households struggle to cope with affordability challenges, this bill serves an important need.

In fact 22% of Maryland households are un-or-underbanked making them more reliant on cash than other households<sup>1</sup>. In the past few years inflation, high interest rates, and the rising cost of living created a perfect storm, leading to 32% of individuals maxing out their credit cards<sup>2</sup>. Taken together, it is clear that many Maryland households may need or prefer to use cash, thus avoiding high credit card interest rates.

Our concerns lie with two amendments in HB191.

- **On Page 3, STRIKE lines 13-14.** This amendment waives the requirement to accept cash for a cafe, restaurant, or juice/drink shop or similar establishment –a provision which undermines the intent of the bill. Surely, a hardworking person who primarily takes day jobs or odd jobs should be able to buy a drink or a sandwich with cash at a shop when their day ends.
- **On Pages 4-5, starting on page 4 STRIKE lines 26 -line 9 on page 5.** This section of HB191 would amend the ceiling for fines within the MDCPA. This is unnecessary because

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<sup>1</sup> [Bankonmaryland](https://www.bankofamerica.com/banking/ordinary-americans-are-feeling-the-strain-of-record-high-us-credit-card-debt/)

<sup>2</sup>[https://internationalbanker.com/banking/ordinary-americans-are-feeling-the-strain-of-record-high-us-credit-card-debt/](https://www.bankofamerica.com/banking/ordinary-americans-are-feeling-the-strain-of-record-high-us-credit-card-debt/)

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under § 13-410 the civil penalty for a first violation is **not to exceed \$10,000**, and is **not to exceed \$25,000** for a second violation. Moreover, the statute includes a series of considerations that the OAG must undertake when setting a fine including; (1) The severity of the violation for which the penalty is assessed;

- (2) The good faith of the violator;
- (3) Any history of prior violations;
- (4) Whether the amount of the penalty will achieve the desired deterrent purpose; and
- (5) Whether the issuance of a cease and desist order, including restitution, is insufficient for the protection of consumers.

Therefore, there is no reason to cap the violations because the MDCPA already contains a ceiling and a series of considerations for setting the appropriate fine. To alter the fines available creates a slippery slope and undermines the integrity of the MDCPA which many members of this committee supported when fines were increased after the financial crisis.

We support this legislation and urge you to amend the bill as proposed above.

Best,

Marceline White  
Executive Director

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