HOUSE DOCKET, NO. FILED ON: 1/5/2009

**HOUSE . . . . . . . . . . . . . . . No.**

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The Commonwealth of Massachusetts

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PRESENTED BY:

**William N. Brownsberger**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General  
 Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the passage of the accompanying bill:

An Act relative to check overdrafts

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

PETITION OF:

|  |  |
| --- | --- |
| Name: | District/Address: |
| William N. Brownsberger | 24th Middlesex |

The Commonwealth of Massachusetts

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**In the Year Two Thousand and Nine**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

An Act relative to check overdrafts.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

SECTION 1. Chapter 93 of the General Laws is hereby amended by inserting after section 40 A the following section:-

Section 40 B. Banks charging overdraft fees shall be limited 1 per day in an account. If the customer provides an email address or cell phone number, they shall notify the customer by text or email within 1 hour of any overdraft.

Banks shall provide customers with the option that the bank will not honor overdrafts and shall return such checks marked insufficient funds.