

**HOUSE . . . . . No. 00275**

---

---

The Commonwealth of Massachusetts

\_\_\_\_\_  
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*

.....  
*John P. Fresolo*

.....  
*16th Worcester*

# HOUSE . . . . . No. 00275

By Mr. Brownsberger of Belmont, petition (accompanied by Bill, House, No. 00275) of William N. Brownsberger and John P. Fresolo relative to fees and notification of overdrafts on checking accounts. Joint Committee on Financial Services.

[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE  
□ HOUSE  
□ , NO. 872 OF 2009-2010.]

## The Commonwealth of Massachusetts

\_\_\_\_\_  
**In the Year Two Thousand Eleven**  
\_\_\_\_\_

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:*

- 1 SECTION 1. Chapter 93 of the General Laws is hereby amended by inserting after section 40 A
- 2 the following section:-
- 3 Section 40 B. Banks charging overdraft fees shall be limited 1 per day in an account. If the
- 4 customer provides an email address or cell phone number, they shall notify the customer by text
- 5 or email within 1 hour of any overdraft.
- 6 Banks shall provide customers with the option that the bank will not honor overdrafts and shall
- 7 return such checks marked insufficient funds.