

**REVENUE:** No revenue impact

**FISCAL:** Minimal fiscal impact, no statement issued

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**Action:** Do Pass as Amended and Be Printed Engrossed

**Vote:** 4 - 1 - 0

**Yeas:** Bonamici, Kruse, Whitsett, Prozanski

**Nays:** Dingfelder

**Exc.:** 0

**Prepared By:** Cheyenne Ross, Counsel

**Meeting Dates:** 5/5, 5/12, 5/26

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**WHAT THE MEASURE DOES:** Increases bad check fee from \$25 to \$35.

**ISSUES DISCUSSED:**

- Practice of banks to set one fee to be charged across the board regardless of circumstances
- Only a handful of banks surveyed charged at or less than \$25; most charge retailers in the \$30 to \$40 range
- Potential for harshest consequence for those with least resources; snowball effect of simple math errors
- Amount represents ceiling, still possible to charge less
- Comparison to Washington, charging \$40 or face value of check, whichever is less
- Retailers pay same processing cost regardless of amount and are not at fault

**EFFECT OF COMMITTEE AMENDMENT:** Removes emergency clause.

**BACKGROUND:** The cap of \$25.00 for dishonored checks has been in place for twenty-two years. House Bill 2678 A increases this amount to a fee of \$35.00.