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MEMORANDUM

TO: Members of the House of Representatives

FROM: Representative Neal P. Goodman

DATE: September 10, 2012

SUBJECT: Proposed Legislation – Returned Deposit Item Fees for Depositing Bad Checks

In the near future, I will be introducing legislation to address an issue that has affected many an unwitting consumer – fees charged to them for unknowingly depositing a bad check someone else has written to them.

Of all the fees that banks charge, this one seems unfair. Not only does the depositor lose out because the check has bounced, but now he or she must pay an extra fee to the bank for depositing it in the first place. This seems especially unfair when the bank is also charging the check-writer a fee for the same bounced check.

My legislation would correct this practice by prohibiting banks from charging a fee to a depositor for depositing any check that is returned due to insufficient funds for payment. Banks would continue to be allowed to impose a fee on the maker of the check. However, they could no longer impose a fee on the person who unwittingly deposits the check.

If you would like to co-sponsor this legislation, please contact Linda Reed at lreed@pahouse.net or (717) 787-2798.