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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO COMMERCIAL LAW -- GENERAL REGULATORY PROVISIONS --
SENIOR SAVINGS PROTECTION ACT

Introduced By: Representatives Hopkins, J. Brien, Casimiro, Shanley, Perez, Solomon,
Nardone, Fascia, Read, and Tanzi

Date Introduced: January 23, 2026

Referred To: House Corporations

It is enacted by the General Assembly as follows:

- 1 SECTION 1. Chapter 6-40.1 of the General Laws entitled "Senior Savings Protection Act
- 2 [Effective January 1, 2025.] is hereby amended by adding thereto the following section:
- 3 **6-40.1-2.1. Senior discounts.**
- 4 [Any person or business engaged in the sale of goods or services, who offers a discount to](#)
- 5 [its customers for utilizing automatic payment systems, via an automated clearinghouse \(ACH\) or](#)
- 6 [an electronic funds transfer \(EFT\) or similar payment systems, shall provide the same discount to](#)
- 7 [any person who is sixty-five \(65\) years of age or older who makes a payment using paper checks.](#)
- 8 SECTION 2. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO COMMERCIAL LAW -- GENERAL REGULATORY PROVISIONS --
SENIOR SAVINGS PROTECTION ACT

- 1 This act would require any person or business engaged in the sale of goods or services, and
- 2 who offers a discount to its customers for utilizing automatic payment systems, via ACH or EFT
- 3 or similar payment systems, provide the same discount to any person who is sixty-five (65) years
- 4 of age or older who makes a payment using paper checks.
- 5 This act would take effect upon passage.

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