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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: Senators Appollonio, Famiglietti, Tikoian, Patalano, Urso, McKenney,  
Bissaillon, Burke, LaMountain, and Dimitri  
Date Introduced: February 06, 2026

Referred To: Senate Commerce

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

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- 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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