

**2026 -- S 2430**

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**S T A T E   O F   R H O D E   I S L A N D**

**IN GENERAL ASSEMBLY**

**JANUARY SESSION, A.D. 2026**

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**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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