

2026 -- S 2517 SUBSTITUTE A

LC004706/SUB A

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO FINANCIAL INSTITUTIONS -- COMMUNITY OBLIGATIONS AND
BANKING OFFENSES

Introduced By: Senators Vargas, Thompson, Bell, Dimitri, Quezada, Lauria, Mack,
Murray, DiPalma, and Appollonio

Date Introduced: February 13, 2026

Referred To: Senate Commerce

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 19-9 of the General Laws entitled "Community Obligations and
2 Banking Offenses" is hereby amended by adding thereto the following section:

3 **19-9-21.2. Automated teller machine balance disclosure prior to withdrawal.**

4 (a) Prior to completing any cash withdrawal transaction, every automated teller machine
5 located within the State of Rhode Island except as provided in subsection (d) of this section, shall
6 provide the consumer with a free, real-time account balance display or balance inquiry option
7 indicating the consumer's available balance for the account being accessed.

8 (b) The balance disclosure required pursuant to subsection (a) of this section shall:

9 (1) Be presented clearly and prominently on the automated teller machine screen;

10 (2) Be displayed before the consumer is prompted to enter a withdrawal amount; and

11 (3) Provide the consumer with the option to cancel the transaction without charge.

12 (c) No bank, credit union, or automated teller machine operator shall impose a fee or charge
13 of any kind for a transaction where no money is dispensed or for the balance disclosure or balance
14 inquiry required by this section or for any transaction that has been declined.

15 (d) This section shall apply to all automated teller machines, including those owned or
16 operated by financial institutions and non-bank operators, that permit cash withdrawals by
17 consumers in this state except any automated teller machine owned, operated, leased, branded, or
18 made available by or on behalf of a financial institution subject to the federal Gramm-Leach-Bliley

1 [Act, 15 U.S.C. § 6801 et seq.](#)

2 [\(e\) Enforcement of this section shall be by the department of business regulation. A](#)
3 [violation of this section shall constitute an unfair practice subject to administrative enforcement,](#)
4 [including fines and corrective orders, as determined by the director.](#)

5 SECTION 2. This act shall take effect on January 1, 2027.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF

A N A C T

RELATING TO FINANCIAL INSTITUTIONS -- COMMUNITY OBLIGATIONS AND
BANKING OFFENSES

- 1 This act would require that automated teller machines disclose the account balance prior to
- 2 any cash withdrawal.
- 3 This act would take effect on January 1, 2027.

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