

2025 -- S 0952

LC002202

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2025

A N A C T

RELATING TO CRIMINAL OFFENSES -- CREDIT CARD CRIME ACT

Introduced By: Senators Tikoian, McKenney, Burke, Appollonio, Patalano, Dimitri,
Urso, Quezada, Rogers, and de la Cruz

Date Introduced: April 04, 2025

Referred To: Senate Judiciary

(Attorney General)

It is enacted by the General Assembly as follows:

1 SECTION 1. Section 11-49-4 of the General Laws in Chapter 11-49 entitled "Credit Card
2 Crime Act" is hereby amended to read as follows:

3 **11-49-4. ~~Fraudulent use of credit cards~~ Fraudulent use of credit or debit cards.**

4 A person who, with intent to defraud the issuer or a person or organization providing
5 money, goods, services, or anything else of value or any other person, uses, for the purpose of
6 obtaining money, goods, services, or anything else of value, a credit card or debit card obtained or
7 retained in violation of this law or a credit card or debit card which he or she knows is forged,
8 expired, or revoked, or who obtains money, goods, services, or anything else of value by
9 representing, without the consent of the cardholder, that he or she is the holder of a specified card
10 or by representing that he or she is the holder of a card and the card has not in fact been issued,
11 violates this section and is subject to the penalties set forth in § 11-49-10(a), if the value of all
12 moneys, goods, services, and other things of value obtained in violation of this subsection does not
13 exceed one hundred dollars (\$100) in any six (6) month period. The violator is subject to the
14 penalties set forth in § 11-49-10(b) if the value does exceed one hundred dollars (\$100) in any six
15 (6) month period. Knowledge of revocation shall be presumed to have been received by a
16 cardholder four (4) days after it has been mailed to him or her at the address set forth on the credit
17 card or debit card or at his or her last known address by registered or certified mail, return receipt
18 requested, and, if the address is more than five hundred (500) miles from the place of mailing, by
19 air mail. If the address is located outside the United States, Puerto Rico, the Virgin Islands, the

- 1 Canal Zone or Canada, notice shall be presumed to have been received ten (10) days after mailing
- 2 by registered or certified mail.

3 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 CRIMINAL OFFENSES -- CREDIT CARD CRIME ACT

- 1 This act would add "debit cards" to the section of law relating to fraudulent use of credit
- 2 cards.
- 3 This act would take effect upon passage.

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