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**SENATE BILL 5612**

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**State of Washington 64th Legislature 2015 Regular Session**

**By** Senators Benton and Keiser

AN ACT Relating to check cashing fees; and adding a new section to chapter 30A.22 RCW.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

NEW SECTION. **Sec.**  A new section is added to chapter 30A.22 RCW to read as follows:

(1) A payor financial institution shall pay a check drawn on it against an account with a sufficient balance at face value without regard to whether the payee holds an account at the bank and may not charge a fee to the payee for payment of the check.

(2) This section does not prohibit a bank from requiring commercially reasonable verification of the payee's identity before settlement of the check.

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