

Name: Kathy Flaherty

Title:

Organization or Agency:

Topic: HB06614 - AAC DEBIT CARDS AND CASH DISCOUNTS FOR GASOLINE PURCHASES.
Supports

Testimony:

My name is Kathy Flaherty and I live in Newington. When I use a debit card to purchase gas, which is my usual method of payment, I am using my own money which is immediately withdrawn from my bank account. When I use a credit card, I am taking an advance on a line of credit and then have to pay the credit card company back. I don't use cash because I rarely have any because it's inconvenient to carry it. There's are two gas stations right around the corner from my house that offer the same price for cash or credit gas purchases so that's where I usually buy my gasoline.

Connecticut law does not allow businesses to charge a surcharge for using a credit card (see <https://portal.ct.gov/DCP/Legal/Credit-Card-Surcharge>) but does say that a business can offer a cash discount, and that such a cash discount is not considered a surcharge for credit card usage. I imagine there is some logic to that, but I'm not sure I understand what it is. Any business that offers a discount for cash, should offer the same discount to people using debit cards. I encourage this committee to advance HB 6614.