



April 14, 2026

The Honorable Robert Britto, Chairman  
Senate Commerce Committee  
State House  
Providence, RI 02903

Re: S.2430, An Act Relating to Commercial Law – General Regulatory Provisions – Senior Savings Protection Act

Dear Chairman Britto:

The undersigned members of the Rhode Island Business Coalition respectfully oppose the passage of S.2430 which would require businesses to provide the same savings to customers who pay automatically as certain customers who pay by check.

While we understand the intent of this legislation, we are concerned regarding the challenges with implementing such a bill should it be enacted into law. The bill proposes to require businesses who provide a discount for customers who pay their bills automatically to offer the same discount to customers over the age of 65 who pay by check.

Businesses make decisions to offer customers discounts for various reasons. One of the reasons to offer a discount for automatic payments is the reduced administrative cost to process these transactions. In addition, this bill would require businesses to track the ages of all customers to ensure that those age 65 and older receive such discounts if they pay by check.

This bill would basically eliminate the benefit of providing discounts to customers who choose to set-up automatic payments, reducing the time they spend paying their bills and the administrative costs on businesses that process the payments.

Thank you for your consideration of our concerns.

Sincerely,

David Chenevert, Chairman, Rhode Island Business Coalition

The Rhode Island Business Coalition represents 50 industries and 6,280 businesses that employ 231,200 people throughout Rhode Island.

East Greenwich Chamber of Commerce

Greater Newport Chamber of Commerce

National Federation of Independent Business

Northern Rhode Island Chamber of Commerce

Rhode Island Small Business Economic Summit Regulations Subcommittee

Rhode Island Small Business Economic Summit Tax and Budget Committee

Rhode Island Staffing Association

cc. Senate Commerce Committee members