

State	Statutory Authority	Permissible Check Cashing Fees	License or Registration Required
Alabama		No legislation	
Alaska		No legislation	
Arizona	Ariz. Rev. Stat. § 44-1361	3% of the face amount of the payment instrument or \$5, whichever is greater for cashing any payment instrument issued by an agency of the US or of Arizone or any political subdivision of the US or Arizon; no limit otherwise.	None
Arkansas	Ark. Code. Ann. § 23-52-101	5% of the face amount of the check for state public assistance, social security, or a check issued by federal or	A permit is required
California	Cal. Civ. Code §1789.30	3% with ID for payroll or government checks, or 3.5% without identification, or \$3, whichever is greater; 12% of the face value of a personal check. Permitted to charge an amount not greater than \$10 to set up an initial account and issue an optional identificaton card.	A permit is required
Colorado		No legislation	
Connecticut	Conn. Gen. Stat. §36a-580	1% for state drawn checks payable within the state to recipients of publica assistance; 2% or \$1, whichever is greater, for all other checks.	A license is required
Delaware	Del. Code Ann. Tit. 5 §2701	2%, or \$4, whichever is greater, for cashing a check, draft, or money order	A license is required
Florida	Fla. Stat. Ann. §560.303	5% of the face amount of the payment instrument with identification, or 6% without identification, or \$5, whichever is greater; 3% with identification, or 4% without identification, or \$5, whichever is greater, if payment instrument is for state public assistance or social security; 10% or \$5, whichever is greater, for personal checks and money orders.	Registraton is required

Georgia	GA. Code Ann. §7-1-700	5% of the face amount of the amount of the check or draft or \$5, whichever is greater; 3% or \$5, whichever is greater, for state public assistance or social security payable to the bearer of the check; 10% or \$5, whichever is greater, for personal checks or money orders	A license is required
Hawaii	Haw. Rev. Stat. §480F-1	3% of the face amount of the check or \$5, whichever is greater, for state public assistance or social security payable to the bearer of the check; 10% or \$5, whichever is greater, for personal checks or money orders; 5% or \$5 of the face amount, whichever is greater, for all other checks. Limit of \$10 to set up an initial account.	None
Idaho		No legislation	
Illinois	815 Ill. Comp. Stat Ann. §315/2; 38 Ill. Adm. Code 130.30	1.4% of the face amount plus a service charge of \$1 on all checks \$100 or less; 2.25% on checks greater than \$100	A license is required
Indiana	Ind. Code §28-8-5	10% of the face amount of a personal check or \$10, whichever is greater; 5% of the face amount or \$5, whichever is greater, on all other checks	A license is required
Iowa		No legislation	
Kansas		No legislation	
Kentucky	Ky. Rev. Stat. Ann. §286.9-010	No limit. Licensee must conspicuously display a schedule of all fees and charges for authorized services.	A license is required
Louisiana	La. Rev. Stat. Ann. §6:1001	2% of the face amount of the check or \$5, whichever is greater, for public welfare or public assistance of the US, the State of LA, or any public subdivision of the state; 10% of the total amount of the check presented for cashing or \$5, for all other checks or money orders	A license is required

Maine	Me. Rev. Stat. Ann. Tit 32, §6131	5% of the face amount of the payment instrument with identification, or 6% without identification, or \$5, whichever is greater; 3% with identification, or 4% without identification, or \$5, whichever is greater, if payment instrument is for state public assistance or social security ; 10% or \$5, for personal checks and money orders	Registraton is required
Maryland	Md. Code Ann. Fin. Inst. §12-101	2% of the face amount of the check or \$3 for government checks; 10% or \$5 for personal checks; 4% of the face amount for all other payment instruments. A licensee may charge a one-time membership fee not to exceed \$5	A license is required
Massachusetts	Mass. Gen. Laws Ann. Ch. 169A §1	No limit. A schedule of fees and charges to be charged for the cashing of checks, drafts, and money orders must be filed annually by each licensee with the comissioner.	A license is required
Michigan		No legislation	
Minnesota	Minn. Stat. Ann. §53A.01	No limit. Fees charged at each location for check cashin services must be filed with and approved by the Comissioner of Commerce, except businesses that provide check cashing services incidental to their primary business are not required to file.	A license is required
Mississippi	Miss. Code. Ann. §75-67-501	3% or \$5 for government checks; 10% or \$5 for personal checks; 5% or \$5, for all other checks or money orders	A license is required
Missouri		No legislation	
Montana		No legislation	
Nebraska		No legislation	
Nevada	Nev. Admin. Code. §604A.010	No limit, but the customer must receive and sign written fee notice prior to transacton	A license is required
New Hampshire		No legislation	

New Jersey	N.J. Stat. Ann. §17:15A-31	2% or 90 cents of the face amount of the checks draw on a depository institution, \$1 or 90 cents for public assistance checks; 1.5% or 90 cents for social security checks. A fee application is currently pending. Fee may increase to 2.21%	A license is required
New Mexico		No legislation	
New York	N.Y. McKinney's Bank Law §366; 3 NY ADC 400.12	1.82% of the amount of the check, draft, or money order or \$1; there is no fee limitation for the cashing of commercial checks	A license is required
North Carolina	N.C. Gen. State §53-275	3% of the face amount or \$5 for all government checks; 10% or \$5, for personal checks; 5% or \$5, for all other checks or money orders	A license is required
North Dakota		No legislation	
Ohio	Ohio Rev. Code Ann. §1315.21	3% of the face amount of state and federal government checks; no limit otherwise	A license is required
Oklahoma		No legislation	
Oregon	OR. St. Ann. 7697.500	2% or \$5 of the face value, for federal/state government checks with government ID; 2-1/2% of the face value without a government ID; 10% for any other payment instrument. The total amount charged for cashing any check cannot be more than \$100	A license is required
Pennsylvania	Pa. State Ann. Tit. 63, §2301	2.5% of the face amount for government checks with ID; 3% for payroll checks; 10% for personal checks	A license is required
Rhode Island	R.I. Gen. Laws §19-14.4-1	3% or \$5 of the face amount of the check for state assistance; 10% or \$5 for personal checks; 5% or \$5 for all other checks	A license is required
South Carolina	S.C. Code Ann. §34-41-10	2% or \$5 of the face value for state public assistance; 10% or \$5 for personal checks; 5% or \$5 on all other checks	A license is required
South Dakota		No legislation	

Tennessee	TN Code Ann. §54-18-101	3% or \$2 for public assistance or social security checks; 10% of \$5 for personal checks; 5% of \$5, for all other checks.	A license is required
Texas		No legislation	
Utah	Utah Code Ann. §7-23-101	No limit. A check casher is required to post a complete schedule of all fees for cashing a check in a conspicuous location at its premises that can be viewed by a person cashing a check.	Registration is required
Vermont	Vt. Stat. Ann. Tit. 8, §2500	3% or \$2 for public assistance or social security checks; 10% of \$5 for personal checks; 5% of \$5, for all other checks.	A license is required
Virginia	V.A. Code Ann. §6.1-432	No limit. Registrant must file a statement of the fees charged at every location with the Commissioner. A notice state the fees charged for cashing items must be conspicuously posted and displayed at all times.	Registration is required
Washington	Wash. Rev. Code Ann. §31.45.010	No limit. A schedule of fees and charges to be charged for the cashing of checks, drafts, and money orders must be filed annually by each licensee with the commissioner.	A license is required
Washington, DC	DC Code Ann. §26-301	5% of the face value for government or payroll checks; 7% of the face value of an insurance check; 10% of the face value for a personal check or money order or \$4	A license is required
West Virginia	W.Va. Code Ann. §32A-3-1	5% of the face value for government or payroll checks; 7% of the face value of an insurance check; 10% of the face value for a personal check or money order or \$4	A license is required
Wisconsin	Wis. Stat. Ann. §281.05	1% or \$1, of all checks. Merchants deriving more than 5% of gross revenues from cashing checks must obtain a proper license.	A license is required
Wyoming		No legislation	