

2026 Regular Session

HOUSE RESOLUTION NO. 252

BY REPRESENTATIVE CHASSION

COMMERCE: Urges and requests the attorney general to study the use of pennies and credit card fees by businesses

1 A RESOLUTION

2 To urge and request the attorney general to study the inconsistent practices among
3 businesses in this state regarding the rounding of cash transactions following the
4 cessation of penny production by the United States Mint, the imposition of
5 convenience fees or surcharges on consumers who use credit cards or debit cards to
6 complete transactions, and the combined effect of such practices on consumer
7 confidence and trust in commercial transactions.

8 WHEREAS, on February 9, 2025, the president of the United States ordered the
9 United States Department of the Treasury to cease production of new pennies, citing the
10 rising cost of production and the diminishing utility of the one-cent coin in modern
11 commerce; and

12 WHEREAS, the United States Mint ceased production of pennies for general
13 circulation on November 12, 2025, ending more than two hundred thirty years of continuous
14 penny production; and

15 WHEREAS, while existing pennies remain legal tender, the number of pennies
16 currently in circulation will gradually diminish as coins are lost, damaged, or removed from
17 circulation, and no new pennies will be produced to replace them; and

18 WHEREAS, there are currently no federal regulations governing how cash
19 transactions are to be rounded in the absence of one-cent coins, and no uniform policy exists
20 in this state to guide businesses in adopting consistent cash-handling practices; and

1 WHEREAS, in the absence of uniform guidance, businesses across this state have
2 adopted widely varying practices in handling cash transactions, such as rounding up to the
3 nearest five cents, rounding down, rounding to the nearest five cents using symmetric
4 rounding, requiring exact change, or even refusing to accept cash altogether; and

5 WHEREAS, the inconsistency of these practices among businesses has created
6 confusion among consumers, who cannot reasonably predict how any given transaction will
7 be handled and who may perceive that certain rounding practices result in unfair
8 overcharges; and

9 WHEREAS, the Federal Reserve Bank of Richmond has estimated that rounding
10 practices associated with the elimination of the penny could impose a cost on consumers of
11 approximately six million dollars annually nationwide, a burden that falls disproportionately
12 on individuals who rely primarily on cash for their purchases; and

13 WHEREAS, at the same time, a growing number of businesses in this state have
14 begun imposing convenience fees, surcharges, or service charges on consumers who use
15 credit cards or debit cards to complete purchases; and

16 WHEREAS, these fees vary widely among businesses in both amount and
17 application, such as imposing flat fees, imposing percentage-based surcharges, or imposing
18 fees only on certain card types or transaction amounts, creating further uncertainty and
19 confusion for consumers at the point of sale; and

20 WHEREAS, consumers who pay with cash may be subject to unfavorable rounding
21 practices or may be unable to receive exact change, while consumers who pay with a credit
22 card or debit card to avoid rounding may then be subject to a convenience fee or surcharge,
23 leaving consumers to face unpredictable and opaque costs regardless of the method of
24 payment they choose; and

25 WHEREAS, this environment of inconsistent and unpredictable transaction costs
26 erodes consumer confidence and trust in the fairness of commercial transactions, and has the
27 potential to harm the relationship between businesses and the consumers they serve; and

28 WHEREAS, small businesses and cash-intensive industries in this state, including
29 restaurants, convenience stores, and retail establishments, also face uncertainty regarding

1 best practices for rounding and fee policies, and would benefit from clear and uniform
2 guidance; and

3 WHEREAS, pursuant to R.S. 51:1404, the consumer protection section of the public
4 protection division of the office of the attorney general is vested with the power and duty to
5 investigate, conduct studies and research, and conduct hearings into commercial and trade
6 practices in the distribution, financing, and furnishing of goods and services to, or for the use
7 of consumers, and to advise the governor and the legislature on matters of consumer
8 protection; and

9 WHEREAS, the consumer protection section of the public protection division of the
10 office of the attorney general is uniquely positioned to study the effects of inconsistent
11 business practices on consumers, to receive and analyze consumer complaints regarding
12 rounding and convenience fee practices, and to recommend appropriate legislative or
13 administrative remedies; and

14 WHEREAS, the Legislature of Louisiana recognizes its responsibility to protect the
15 economic interests of the citizens and businesses of this state and to promote fairness,
16 transparency, and consumer confidence in the marketplace.

17 THEREFORE, BE IT RESOLVED that the House of Representatives of the
18 Legislature of Louisiana does hereby urge and request the attorney general to conduct a
19 comprehensive study of the inconsistent practices among businesses in this state regarding
20 the rounding of cash transactions following the cessation of penny production and the
21 imposition of convenience fees or surcharges on consumers who use credit cards or debit
22 cards, and the effect of such practices on consumer confidence, trust, and fairness in
23 commercial transactions.

24 BE IT FURTHER RESOLVED that this study shall include but not be limited to all
25 of the following:

26 (1) A survey and analysis of the varying rounding practices currently employed by
27 businesses in this state for cash transactions, including whether those practices are applied
28 consistently, disclosed to consumers, and conducted in a manner that is fair and transparent.

29 (2) An analysis of the prevalence, amount, and application of convenience fees,
30 surcharges, or service charges imposed on consumers in this state for the use of credit cards

1 or debit cards, and the extent to which those fees are clearly disclosed to consumers prior to
2 the completion of a transaction.

3 (3) An assessment of the combined effect of inconsistent rounding practices and
4 convenience fees on consumers, including whether these practices create an environment in
5 which consumers are unable to complete routine transactions without incurring unpredictable
6 or opaque costs regardless of their chosen method of payment.

7 (4) An evaluation of the disproportionate impact, if any, of these practices on
8 low-income consumers, elderly residents, and other populations that rely primarily on cash
9 or that may be less equipped to absorb additional transaction costs.

10 (5) A review of the rounding standards, convenience fee regulations, and consumer
11 protection policies adopted by other states and nations, and whether any of those policies
12 ought to be adopted by this state.

13 (6) Recommendations as to whether legislation, administrative rules, or other state
14 policy is necessary or advisable to establish uniform rounding standards for cash
15 transactions, to regulate the imposition and disclosure of convenience fees for card
16 transactions, and to promote consumer confidence and trust in the fairness and transparency
17 of commercial transactions in this state.

18 (7) Any other matters the attorney general deems relevant to ensuring fairness and
19 transparency in commercial transactions in light of the cessation of penny production and
20 the proliferation of convenience fees.

21 BE IT FURTHER RESOLVED that the attorney general is hereby urged and
22 requested to consult with the Louisiana Retailers Association, the Louisiana Restaurant
23 Association, the Louisiana Bankers Association, the Department of Revenue, and any other
24 stakeholders the office deems appropriate in conducting this study.

25 BE IT FURTHER RESOLVED that the attorney general shall submit a written report
26 of his findings and recommendations to the House Committee on Ways and Means, the
27 House Committee on Commerce, the Senate Committee on Revenue and Fiscal Affairs, and
28 the Senate Committee on Commerce, Consumer Protection, and International Affairs no
29 later than February 1, 2027.

1 BE IT FURTHER RESOLVED that the attorney general shall submit one print copy
2 and one electronic copy of any report produced pursuant to this Resolution to the David R.
3 Poynter Legislative Research Library as required by R.S. 24:772.

4 BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the
5 director of the public protection division of the office of the attorney general, the secretary
6 of the Department of Revenue, the chair of the Louisiana Retailers Association, the chair of
7 the Louisiana Restaurant Association, and the president of the Louisiana Bankers
8 Association.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HR 252 Original

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Requests the attorney general to study the inconsistent practices among businesses in this state regarding the rounding of cash transactions following the cessation of penny production in the United States, the imposition of convenience fees or surcharges on consumers who use credit cards or debit cards to complete transactions, and the combined effect of such practices on consumer confidence and trust in commercial transactions.