



**Banking Services in Low-And Moderate-Income
Communities; A Two-Tiered Financial Services
System?: Hearing Before the Subcommittee on
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Excerpt from Banking Services in Low-and Moderate-Income Communities; A Two-Tiered Financial Services System?: Hearing Before the Subcommittee on Consumer Credit and Insurance of the Committee on Banking, Finance and Urban Affairs, House of Representatives, One Hundred Third Congress, Second Session

A recent New York study shows that a consumer earning per ear will pay a check casher from \$200 to \$250 per year for checks cashed and monies ordered. Those same services would cost \$70 or less at a federally regulated bank. Given that New York is on] 1 of 11 States that sets a ceiling on what can be char ed to cas a check, the check-cashing industry must be doing even etter in other parts of the Nation. Though the industry may claim that it is providing a convenient service to consumers, convenience comes at a terribly high cost.

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