

# Albany Times-Union

## Letter to the Editor

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### OPINION

#### LETTER TO THE EDITOR

### **Legislature must address 'junk fees' this session**

Chloe Jules, Albany

Increasingly, businesses are fattening their bottom lines through parasitic fees that suck consumers' wallets dry ([“Lawmakers focus on consumers,”](#) Feb. 6). The Legislature is right to push transparent pricing as the remedy for this deceptive business practice.

Junk fees prey on consumers, adding hidden and often unnecessary charges to services and products like banking, hotel reservations, car rentals, cellphone service contracts, and car purchases. These gotcha fees surprise consumers after they've done their shopping and right before they complete the transaction — sometimes even after the purchase has been made.

Regulators have taken notice of the big bite junk fees are taking out of consumers. The U.S. Consumer Financial Protection Bureau, which was established in the wake of the 2008 financial crisis to shield consumers from financial abuse, estimates that junk fees cost American consumers at least \$29 billion a year.

The New York Junk Fee Prevention Act would require businesses to disclose all fees upfront and prohibit the imposition of unjustifiable charges. This would allow consumers to comparison shop knowing they wouldn't get surprised by last-minute fees and it would level the playing field for businesses that are upfront about their costs and charges.

Junk fees belong in the junk pile, with other bait-and-switch type practices. The Legislature should put a Junk Fee Ban at the top of its “to-do list” this session.

*The writer is a policy associate with the New York Public Interest Research Group.*

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