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Judge blocks Arkansas ban on gender-affirming care for transgender minors

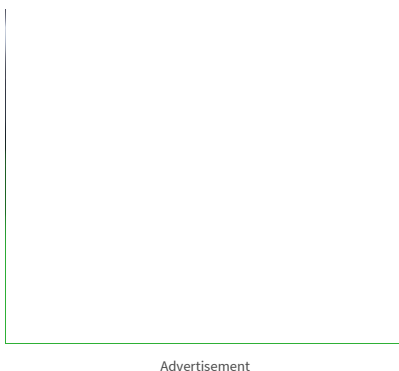
Updated: 4:56 PM EDT Jun 20, 2023

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By **ANDREW DeMILLO**, Associated Press

A federal judge struck down Arkansas' first-in-the-nation ban on gender-affirming care for children as unconstitutional Tuesday, the first ruling to overturn such a prohibition as a growing number of Republican-led states adopt similar restrictions.

U.S. District Judge Jay Moody issued a permanent injunction against the Arkansas law, which would have prohibited doctors from providing gender-affirming hormone treatment, puberty blockers or surgery to anyone under 18.



Related video above: Arkansas state senator Bart Hester discusses proposed transgender surgery bill

Arkansas' law, which Moody temporarily blocked in 2021, also would have prohibited doctors from referring patients elsewhere for such care.

Republican lawmakers in Arkansas enacted the ban in 2021, overriding a veto by former GOP Gov. Asa Hutchinson. Hutchinson, who left office in January, said the law went too far by cutting off treatments for children currently receiving such care.

The ruling affects only the Arkansas ban but may carry implications for the fates of similar prohibitions, or discourage attempts to enact them, in other states.

At least 19 other states have enacted laws restricting or banning gender-affirming care for minors following Arkansas' law, and federal judges have temporarily blocked similar bans in Alabama and Indiana. Three states have banned or restricted the care through regulations or administrative orders.



Here are the restrictions on transgender people that are moving forward in US states

Florida's law goes beyond banning the treatments for youth, by also prohibiting the use of state money for gender-affirming care and placing new restrictions on adults seeking treatment. A federal judge has blocked Florida from enforcing its ban on three children who have challenged the law.

Children's hospitals around the country have faced harassment and threats of violence for providing such care.

The state has argued that the prohibition is within its authority to regulate the medical profession. People opposed to such treatments for children argue they are too young to make such decisions about their futures. Major medical groups, including the American Medical Association and the American Academy of Pediatrics, oppose the bans and experts say treatments are safe if properly administered.

The state is likely to appeal Moody's decision to the 8th U.S. Circuit Court of Appeals, which last year upheld the judge's temporary order blocking the law.

Gov. Sarah Huckabee Sanders, Hutchinson's successor, in March signed legislation attempting to effectively reinstate Arkansas' ban by making it easier to sue providers of gender-affirming care for children. That law doesn't take effect until later this summer.

A roughly two-week trial before Moody included testimony from one of the transgender youths challenging the state's ban. The teenager testified in October that the hormone therapy he has received has transformed his life and that the ban would force him to leave the state.



Oklahoma governor signs gender-affirming care ban for kids

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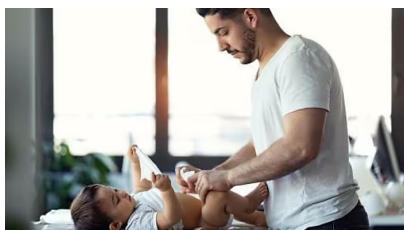
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Yes, Walmart lets you cash checks – plus other places to get your money quickly

These days you have more options than ever for where to cash a check.

Updated: 5:00 PM EDT Jun 19, 2023

By Sarah Li-Cain

Sarah Li-Cain is a finance writer, podcast producer and an Accredited Financial Counsellor® specializing in banking, loans, investment and insurance topics. Her work has appeared in major outlets such as US News, CNBC Select, Fortune, and Business Insider.

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Though paper checks are becoming less common, someone may still occasionally pay you **using a check** rather than direct deposit or an app like Venmo or Zelle. If that's the case, it's crucial you understand where you can cash a check so that you can get access to those funds as soon as possible. Here's a rundown of places where you can cash a check, even if you don't yet have an account of your own.

Where can I cash a check?

The most common place where you can cash a check is at a **bank or credit union**. However, there are other places you can turn your check into cash, including check-cashing apps, ATMs, or certain retailers (Walmart famously cashes many types of checks). Meaning, if you aren't near a bank (or you don't have a bank account), you can still cash your check.

How to cash a check

Depending on where you go, the check cashing process may look different, but it generally follows a process like this.

If you're cashing your check somewhere in person, bring a government-issued ID, such as a driver's license. Sign one end of the back of the check to show that you're the recipient of the funds (known as "endorsing" the check). If you're cashing the check at a **bank**, the teller will then give you your cash, along with a receipt for the transaction. If you're depositing the check, you may need to also give the teller your ATM card or a deposit slip with your account number on it. They'll hold onto the check after processing it.

You may also be able to use a mobile app to deposit the check remotely into your bank account. If so, you'll need to follow the prompts listed on the screen. You'll still need to endorse the check. And make sure you have good lighting, as you'll most likely need to take pictures of the front and back of the check.

Can I cash a check at any bank?

Most banks won't cash a check for you if you're not a customer. However, you may be able to cash one at a bank where an account holder wrote the check. You will still need to follow the steps above, including bringing your ID. You may have to pay a small fee for the service. The simplest place to cash a check, however, is a bank where you have an account, whether that's a checking or savings account.

Keep in mind that interest rates on savings accounts, particularly [high-yield savings accounts](#), are the best they've been in recent memory. If you don't need your money right away, it makes sense to deposit in an [interest-bearing savings account](#) so that it can grow.

Can you cash a check at an ATM?

Yes, you can cash your check at an ATM, as long as it's part of your bank's network. You may be able to deposit the check and withdraw the same amount, though you'll want to double check your bank's policies, including daily withdrawal limits. You'll need your debit card, and from there, you can follow the prompts on the screen. Some ATMs automatically read the numbers on the check, while others need you to type in the amount. Remember to endorse your check before depositing it in the slot.

Where can I cash a check without a bank account?

If you don't have a bank account, you can cash a check at:

- The bank that issued the check
- Many grocery stores or big box retailers, like Walmart (but remember that Walmart only cashes preprinted checks)
- A check-cashing service (though these are typically the most expensive places to cash a check)

You can also load the funds onto a prepaid debit card, and then withdraw cash from an ATM. Or, if you have a friend or family member whom you totally trust, you can sign the check over to them and ask them to cash it for you.

Keep in mind that with any of these methods you'll most likely have to pay a convenience fee that can range from a few dollars to a steep percentage of the check's total value. The issuing bank or a retailer, like a grocery store, are typically the least expensive places to cash a check if you don't have a bank account.

Where can I cash a check without an ID?

If you cash the check yourself, most, if not all places will require you to show your ID. These are the most widely accepted forms of ID:

- Driver's license
- State ID
- Passport
- Military ID

Although most institutions require a government-issued ID, some will accept a work or school ID.

If you don't have any form of ID, some money transfer apps, like Venmo and PayPal, will still allow you to deposit checks. If you have an existing account at a bank, you may also deposit checks at an ATM without showing ID (though you probably needed ID when you originally opened the account).

Otherwise, you may be able to sign over the check to someone else who can cash it for you using their ID. But you may still need to present an ID to prove that you authorized that person to cash the check.

Where can I cash a cashier's check?

Like a personal check, you can typically cash a cashier's check at the following places:

- The issuing bank
- Your own bank
- An ATM
- Cash checking app
- Check cashing retailers (sometimes are located in other retailers or grocery stores)

Can you cash a check at Walmart?

Yes, it's possible to cash a check at Walmart with your ID. You will need to head to the customer service desk, and only certain types of checks will be accepted, including:

- Paychecks
- Government checks
- Tax refund checks
- Cashiers' checks
- Insurance settlement checks
- 401(k) or other retirement account disbursement checks

The service costs between \$4 and \$6, depending on how much the check is worth. You may either receive the funds in cash or have them loaded onto a prepaid card.

How long do you have to cash a check?

In most cases, checks are only valid for 180 days, or six months from the date of issuance, though some expire after 90 days. The check itself usually says how long you have to cash it. However, it makes sense to cash a check as soon as possible after you receive it — after all, the longer a check sits around, the less time your hard-earned money is doing anything for you.

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This article was originally published on [SFGate.com](https://www.sfgate.com) and reviewed by Lauren Williamson, who serves as Financial and Home Services Editor for the Hearst E-Commerce team. Email her at lauren.williamson@hearst.com.

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