

104th ILLINOIS GENERAL ASSEMBLY LEGISLATIVE

BILLS TO OPPOSE

April 7, 2026

- **HB 228** – Amends Consumer Fraud Act to require disclosure of “all mandatory fees” in the price of services offered, without a clear and complete scope of section exemption for credit unions and banks. **House Consumer Protection Committee - passed 6-3 3/24/26.**
- **HB 4538** – Creates the Identity Verification for Consumer Services Act. Requires entities providing credit and other services to verify the person’s identity, without a clear and complete scope of act exemption for credit unions and banks. **Second Reading 3/25/26.**
- **HB 4474** – Amends the Illinois Credit Union Act, et al. to prohibit nsf fees on checks drawn on or electronic transfers effectuated against consumer accounts. **Re-referred to House Rules 3/27/26 – Bill is Dead.**
- **HB 4767** - Amends the Adult Protective Services Act to make financial institutions mandated reporters of financial exploitation of eligible adults. **Second Reading 3/25/26.**
- **HB 2909/ SB 2251** - Amends Illinois Human Rights Act to change financial credit Article to prohibit financial institution discrimination in services or lending standards on basis of citizenship, primary language, or immigration status. **Re-referred to House Rules – 3/27/26; Referred to Senate Assignments – Bills are Dead.**
- **HB 4837** – Amends Code of Civil Procedure to delete existing reasons for which a special representative of deceased mortgagor need not be appointed and require such an appointment in all cases. **Re-referred to Rules – Bill is Dead.**
- **SB 3777** – Amends Illinois Human Rights Act to expand definition of “unlawful discrimination” in relation to services and loans offered by financial institutions. **Senate Judiciary Committee - Deadline Extended to 4/24/26**
- **HB 4567** – Amends Code of Civil Procedure to prohibit default judgment against disabled pro se defendant who fails to appear at hearing due to the disability. **1/30/26: House Rules Committee – Bill is Dead.**
- **SB 148** – Creates “Illinois Home Buyer Savings Account Act” for first-time and second-chance home buyers, which accounts are subject to specified standards and responsibilities. **Senate Revenue Committee – Deadline Extended to 4/24/26.**
- **SB 3035** – Amends Consumer Deposit Account Act to prohibit a financial institution from imposing a maintenance fee or service charge on a dormant or inactive account. **3/13/26: Re-Referred to Senate Assignments – Bill is Dead.**