

104TH ILLINOIS GENERAL ASSEMBLY LEGISLATIVE

"TOP 30" BILL STATUS REPORT

ACTION AS OF April 7, 2026

Bill	Sponsor	Synopsis	ICUL Position	Last Activity or Action
HB 4770	Rep. Jay Hoffman	Amends the Illinois Credit Union Act to enhance and clarify credit union operational authority as follows: <ul style="list-style-type: none"> • § 15 Clarifies that the list of senior management officials with authority to expel members is illustrative not exhaustive. • § 20 Provides that it is permissive, not mandatory, for the business office of a credit union's registered agent to be the same as the principal place of business of the credit union. • § 26 and 30 Clarifies that in addition to the board, the CEO may also appoint vice presidents and other officers and fix their title, grade and compensation. • § 29 Clarification that the Secretary or an appointed recording secretary signs Board (and member) meeting minutes only for the purpose of authentication as to the accuracy of information presented, deliberations and actions taken at meetings and that the board as the governing body of the credit union approves the minutes of board meetings. • § 57.3 Authority to establish relationships with third-party providers of digital asset services to enable credit union members to hold, buy and sell digital assets with those third-party providers. • § 59 Investment authority for commercial mortgage related securities/collateralized mortgage obligations. 	Support	3/25/26 2 nd Reading
SB 3113	Sen. David Koehler	(ICUL Initiative)		3/24/26 – 3 rd Reading
HB 1822	Rep. Margaret Croke	Repeals the Interchange Fee Prohibition Act. Effective immediately.	Support	1/28/26 Referred to Rules
SB 3237	Sen. Mark Walker	(ICUL Coalition Initiative)		2/2/26 Referred to Assignments
SB 2951	Sen. Robert Martwick Rep. Daniel Didech	Amends the Code of Civil Procedure to provide that any indebtedness of any kind that is secured by a mortgage or deed of trust in the nature of a mortgage has a 10-year period to commence an action. Amends the Probate Act of 1975 to provide that in any proceeding to sell or mortgage real estate, if the secured creditors cannot be satisfied in full, then the court shall not direct the sale without the secured creditors' approval to accept partial satisfaction; and if the secured creditors cannot be satisfied in full, a sale of the property is not considered necessary for the proper administration of the estate. Effective immediately.	Support	3/24/26 – 3 rd Reading
		(ICUL Coalition Initiative)		
SB 1931	Sen. Suzy Glowiak Hilton	Amends the Consumer Fraud and Deceptive Business Practices Act to provide that it is an unlawful practice for a person to impose a credit card or charge card surcharge on any transaction unless that person also accepts cash as a form of payment for all transactions under \$1,000. Provides that nothing prohibits a person from offering a discount on a transaction to induce payment by cash, check, debit card, or similar means, rather than payment by charge card or credit card. Defines terms.	Support	2/6/26 Referred to Assignments
HB 1700	Rep. Kimberly DuBuclet	Amends the Deposit of State Moneys Act and the Public Funds Investment Act to provide that the State Treasurer or any public agency may consider the current and historical ratings that a financial institution has received under the Illinois Community Reinvestment Act (ILCRA), when deciding whether to deposit State or public funds in that financial institution. Provides that, effective January 1, 2026, no State or public funds may be deposited in a financial institution subject to the ILCRA unless either (i) the institution has a current rating of satisfactory or outstanding under the ILCRA or (ii) IDFP has not yet completed its initial examination of the institution pursuant to ILCRA.	Neutral	4/9/25 Passed House 84-30-1 12/1/25 Referred to Senate Assignments
HB 2595	Rep. Curtis Tarver	Creates the Small Business Financing Transparency Act to set forth provisions concerning registration requirements for persons providing commercial financing; functions, power, and duties and subpoena power of the Secretary of Financial and Professional Regulation; and disclosure requirements. Exempts all credit unions and banks. Effective immediately.	Neutral	3/21/25 Re- Referred to House Rules
SB 260	Sen. Chris Belt			1/24/25 Referred to Senate Assignments
HB 4462	Rep. Jennifer Gong – Gershowitz	Amends the Illinois Power of Attorney Act to delete two reasons for which it is deemed reasonable cause for a third party to refuse to honor a power of attorney for property: (i) the refusal by the agent to provide a copy of the original document that is certified to be valid by an attorney, a court order, or governmental entity; and (ii) the refusal of the principal's attorney to provide a certificate that the power of attorney is valid.	Neutral	4/7/26 – 3 rd Reading

<p>HB 4537</p> <p>SB 3321</p>	<p>Rep. Barbara Hernandez</p> <p>Sen. Meg Loughran Cappel</p>	<p>Amends the Local Governmental Acceptance of Credit Cards Act to provide that no agreement with a local governmental entity may prohibit or discriminate against the use of the State Treasurer's E-Pay program under the State Treasurer Act, or any other payment processing system that the local governmental entity has procured. Effective immediately.</p>	<p>Neutral</p>	<p>4/7/26 3rd Reading House</p> <p>3/26/26 Passed Senate 46-0; 3/27/26 1st Reading House</p>
<p>HB 4544</p>	<p>Rep. Michael Crawford</p>	<p>Creates the Preventing Algorithmic Pricing Discrimination Act. Requires any person who knowingly advertises, promotes, labels, or publishes a statement, display, image, offer, or announcement of personalized algorithmic pricing using consumer data specific to a particular individual must disclose that this price was set by an algorithm using the individual's personal data. Prohibits the use of algorithmic pricing under certain conditions. Provides that if there is a violation of the Act, the Attorney General may file a civil action requesting that an injunction be issued against the defendant to enjoin and restrain the continuance of the violation. Exempts financial services, including, but not limited to, financial institutions, financial institution affiliates, broker-dealers, registered investment advisors, and entities that provide consumer credit products such as credit cards, personal loans, and mortgages. Amends the Consumer Fraud and Deceptive Business Practices Act. Makes a violation of the Preventing Algorithmic Pricing Discrimination Act an unlawful practice under the Consumer Fraud and Deceptive Business Practices Act.</p>	<p>Neutral</p>	<p>1/30/26 Referred to Rules</p>
<p>HB 4560</p> <p>SB 2976</p>	<p>Rep. Michael Kelly</p> <p>Sen. Michael Halpin</p>	<p>Amends the State Treasurer Act. Provides that the State Treasurer may bring a claim against a warrantor of a draft for breach of a presentment warranty to recover State funds in accordance with the Uniform Commercial Code. Provides that a claim brought by the State Treasurer is not subject to the limitations provided for in those provisions of the Uniform Commercial Code. Provides that the amendatory changes are declaratory of existing law. Effective immediately.</p>	<p>Neutral</p>	<p>4/7/26 3rd Reading</p> <p>3/26/26 3rd Reading 4/14/26</p>
<p>HB 5221</p> <p>SB 2875</p> <p>SB 3220</p> <p>SB 3548</p> <p>SB 3890</p>	<p>Rep. Edgar Gonzalez Jr.</p> <p>Sen. Laura Murphy</p> <p>Sen. Sue Rezin</p> <p>Sen. Sue Rezin</p> <p>Sen. Rachel Ventura</p>	<p>Creates the Illinois Consumer Data Privacy Protection Act (SB 3890: Data Privacy Protection Act). Applies to legal entities that conduct business in Illinois or produce products or services that are targeted to Illinois residents and that satisfy one or more of the following thresholds: during a calendar year, controls or processes personal data of 100,000 consumers or more, excluding personal data controlled or processed solely for the purpose of completing a payment transaction; or derives over 25% (SB 3220: 50%) of gross revenue from the sale of personal data and processes or controls personal data of 25,000 consumers or more. Authorizes rights to consumers under the Act to include, but not be limited to, the right to access their personal data, obtain a list of third parties to whom their data has been disclosed, request corrections to inaccurate data, and question the profiling of their information. Creates an appeal process for a consumer to gather more information on the actions of a covered entity. Scope of Act exemption for credit unions.</p>	<p>Neutral</p>	<p>3/27/26 Re- Referred to House Rules</p> <p>3/27/26 Committee Deadline 4/24/26</p> <p>3/27/26 Committee Deadline 4/24/26</p> <p>3/27/26 Committee Deadline 4/24/26</p> <p>3/27/26 Committee Deadline 4/24/26</p>
<p>SB 1685</p>	<p>Sen. Chris Belt</p>	<p>Creates the Debt Resolution Services Act. Provides that no person shall provide or offer to provide debt resolution services without a debt resolution services license. Defines "debt resolution services" as a program or service represented, directly or by implication, to renegotiate, settle, or in any way alter the terms of payment or other terms of the debt between a consumer and one or more unsecured creditors. Provides that specified persons are exempt under the Act, including credit unions and banks. Repeals the Debt Settlement Consumer Protection Act and amends various Acts to replace references to the Debt Settlement Consumer Protection Act to the Debt Resolution Services Act.</p>	<p>Neutral</p>	<p>2/5/25 Referred to Assignments</p>
<p>HB 29</p>	<p>Rep. Daniel Didech</p>	<p>Creates the Uniform Special Deposits Act. Provides that the Act applies to a special deposit under an account agreement that states the intention of the parties to establish a special deposit, regardless of whether a party to the account agreement or a transaction related to the special deposit, or the special deposit itself, has a reasonable relation to the State. Provides that a special deposit must serve at least one permissible purpose stated in the account agreement from the time the special deposit is created in the account agreement until termination of the special deposit. Provides that, unless the account agreement provides otherwise, a bank is obligated to pay a beneficiary if there are sufficient actually and finally collected funds in the balance of the special deposit. Provides that a court may enjoin a bank from paying a depositor or beneficiary only if payment would constitute a material fraud or facilitate a material fraud with respect to a special deposit.</p>	<p>Oppose</p>	<p>3/21/25 Re- Referred to Rules</p>

HB 228	Rep. Jay Hoffman	Amends the Consumer Fraud Act to add provisions similar to those in last year's proposed "Junk Fee Ban Act" (SB 1486), which failed to pass. Requires disclosure of all "mandatory fees" in the price of services offered. Provides limited "deemer" provision for financial institutions tied to specified federal and state statutes in relation to undefined "financial transactions" but fails to include a clear and complete scope of act exemption for credit unions and banks (which was ultimately included in the engrossed version of SB 1486).	Oppose	3/24/26 HFA #1 Passed 6-3
HB 2909 SB 2251	Rep. Kevin Olickal Sen. Ram Villivalam	Amends the Illinois Human Rights Act. Changes the Public Accommodations and Financial Credit Articles to prohibit financial institution discrimination in services or lending standards on the basis of citizenship, primary language, or immigration status that includes discrimination against a person because of the person's actual or perceived characteristic or characteristics within the listed categories. Provides that it is not a civil rights violation to verify immigration status or any discrimination based upon verified immigration status if required by federal law. Nothing in the Act may be construed to require the provision of services or documents in a language other than English beyond that which is otherwise required by other provisions of federal, State, or local law. Provides that a civil rights violation for a violation of Articles 4 and 5 may include statutory damages of 3 times the amount of actual damages sustained or \$8,000, whichever is the greater.	Oppose	3/27/26 Re- Referred to House Rules 2/27/26 – Referred to Senate Assignments
HB 4206	Rep. Jennifer Gong-Gershowitz	Creates the Charitable Organization Beneficiary Act. Requires that the holder of property in which a Section 501(c)(3) tax exempt entity is a designated beneficiary in a non-probate instrument (excluding wills or trusts) to notify the charitable organization that it may have a right to the property within 45 business days of the death of the owner of the property. Creates a process in which the charitable organization may request that it be given information about the property or that the property be delivered to the charitable organization. Sets forth duties and obligations of the holder of the property. Deletes provisions in bill as filed that a transaction and a lien created by a transaction entered into by the charitable organization and anyone acting in reliance on the affidavit under the Act is enforceable against the property. Provides that if the holder of the property fails or refuses to provide the requested property or information within 60 business days after receiving the affidavit it may request from the charitable organization, the charitable organization may bring an action against the holder of the property to receive the information about the property or recover the property or compel the delivery of the property. Provides that the court may award reasonable attorney's fees based on the time expended by the attorney to obtain the requested information or payment, delivery, or transfer of the property without regard to the amount of the recovery on behalf of the charitable organization.	Oppose	3/25/26 – Placed on Calendar 2 nd Reading
HB 4474	Rep. Hoan Huynh	Amends the Illinois Banking Act, the Savings Bank Act, and the Illinois Credit Union Act to direct the Secretary of IDFP to adopt and enforce administrative rules that prohibit the imposition by a bank, savings bank, or credit union of charges in connection with (i) a check drawn or other written order upon, or electronic transfer sought to be effectuated against, insufficient funds or uncollected balances in a consumer account, whether or not the financial institution pays such check, written order, or electronic transfer or (ii) a check or other written order received by such an institution for deposit or collection drawn against a consumer account and subsequently dishonored and returned for any reason by the drawee. Amends the Uniform Commercial Code. Repeals a provision that authorizes the imposition of overdraft fees. Amends the Criminal Code of 2012 and the Interest Act to make conforming changes.	Oppose	3/27/26 Re- Referred to Rules
HB 4538	Rep. Rita Mayfield	Creates the Identity Verification for Consumer Services Act. Requires an entity that provides specified services to use identity verification to verify a person's identity before initiating or modifying an agreement to provide the service. Provides that an entity that provides a specified service that becomes aware of an attempted or confirmed identity theft through its compliance with the Act shall report the attempted or confirmed identity theft to the Attorney General. Scope of act exemptions fail to explicitly reference credit unions and banks. Provides that a violation of the Act constitutes unlawful practice under the Consumer Fraud and Deceptive Business Practices Act. Effective January 1, 2027.	Oppose	3/25/26 2 nd Reading
HB 4567	Rep. Dagmara Avelar	Amends the Code of Civil Procedure to prohibit a court from entering a default judgment against a party if the party: (1) is a pro se litigant; (2) has a specified disability or health condition; and (3) failed to appear at a hearing due to that disability or health condition. Provides that a party who meets these requirements is not required to give notice to the court of the party's inability to appear at a hearing. Provides that any default judgment entered against a party who meets these requirements shall be set aside and the party may seek relief from the default judgment. Applies to all default judgments, whether entered before, on, or after the effective date of the amendatory Act.	Oppose	1/30/26 Referred to Rules
HB 4767	Rep. Katie Stuart	Amends the Adult Protective Services Act to expand the list of mandated reporters to include investment advisers, investment adviser representatives, dealers and salespersons, and employees of financial institutions who have direct contact with eligible adults who are clients of the financial institution and have access to the financial information of the institution's clients. Permits a financial institution to place a transactional hold on an eligible adult's account if the institution's employees have a reasonable suspicion that a transaction or disbursement from the eligible adult's account may involve, facilitate, result in, or contribute to financial exploitation of the eligible adult. Provides that transactional holds must be followed by an internal review that satisfies the internal policies of the financial institution that issued the hold. Makes conforming changes to the Illinois Securities Law of 1953, the Illinois Banking Act, the Savings Bank Act, Illinois Credit Union Act.	Oppose	3/25/26 2 nd Reading
HB 4837	Rep. Rita Mayfield	Amends the Code of Civil Procedure to provide that the court must appoint a special representative for a deceased mortgagor for the purpose of defending a judicial foreclosure action. Eliminates all of the existing exceptions to requiring such an appointment.	Oppose	3/27/26 Re- referred to Rules

SB 148	Sen. Cristina Castro	Creates the Illinois Home Buyer Savings Accounts Act to provide that a first-time and second-chance home buyer may open an account with a financial institution designated in its entirety by the financial institution as a first-time and second-chance home buyer savings account. Provides that the funds in a first-time and second-chance home buyer savings account may be used only to pay a first-time and second-chance home buyer's eligible costs for the purchase of a single-family residence in Illinois. Sets forth provisions concerning the responsibilities of an account holder; the responsibilities of financial institutions; deduction of contributions, exclusion of earnings, and limitations; the penalty for withdrawal for purpose other than eligible costs; and the forms the Department of Revenue must adopt.	Oppose	3/13/26 Committee Deadline 4/24/26
SB 2283	Sen. Graciela Guzman	Amends the Collection Agency Act to provide that a debtor is not liable for any coerced debt, as defined in the Act, and may assert that they have incurred a coerced debt by providing to a collection agency an oral or written Statement of Coerced Debt, as specified. Sets forth provisions concerning notice of coerced debt to a collection agency; duties of a collection agency upon receiving an incomplete statement of coerced debt; affirmative defenses in collection actions or arbitration; civil liability; protections from perpetrators of coerced debt; restrictions on waivers; and liability of collection agencies for violations of the Act.	Oppose	5/9/25 Re- Referred to Assignments
SB 3035	Sen. Laura Ellman	Amends the Consumer Deposit Account Act to prohibit a financial institution from imposing a maintenance fee or service charge in connection with a dormant or inactive consumer-deposit account.	Oppose	3/13/26 – Re- Referred to Senate Assignments
SB 3259	Sen. Chris Belt	Amends the Consumer Fraud and Deceptive Business Practices Act. In provisions concerning medical debt, provides that it is an unlawful practice within the meaning of the Act for any person: (1) to use a medical debt listed on a consumer credit report as a negative or adverse factor when making a credit decision; or (2) to furnish information regarding a medical debt to a consumer reporting agency. Provides that a medical debt is void and unenforceable if a person to whom a medical debt is owed or an agent of that person knowingly furnishes information regarding the medical debt to a consumer reporting agency.	Oppose	3/13/26 – Re- Referred to Senate Assignments
SB 3480	Sen. Mike Simmons	Creates the Payday Advance Consumer Protection Act. Provides that no person shall engage in the business of providing payday advance services without licensure under the Act. Provides that the Division of Financial Institutions of IDFP shall administer the Act. Sets forth requirements for initial licensure; renewals; revocations; grounds for discipline; and administrative procedures. Provides that any payday advance provider that offers payday advance services to a consumer in the State shall comply with specified consumer protection provisions. Provides that a violation of the Act constitutes an unlawful practice under the Consumer Fraud and Deceptive Business Practices Act. Amends the Consumer Fraud and Deceptive Business Practices Act to make a conforming change. Effective July 1, 2027.	Oppose	2/5/26 Referred to Assignments
SB 3777	Sen. Adriane Johnson, et al.	Amends the Illinois Human Rights Act. Provides that in the Articles governing employment, financial credit, and public accommodations it is a civil rights violation to use criteria or methods including practices, policies, and groups of practices or policies that has the effect of subjecting individuals to discrimination prohibited under the Act. Changes the definition of "unlawful discrimination" to mean discrimination against a person, whether by purpose or effect, because of his or her actual or perceived: race, color, religion, national origin, ancestry, age, sex, marital status, order of protection status, disability, military status, sexual orientation, pregnancy, reproductive health decisions, or unfavorable discharge from military service as those terms are defined in the Act.	Oppose	3/27/26 Committee Deadline 4/24/26