

100th ILLINOIS GENERAL ASSEMBLY LEGISLATIVE UPDATE

" TOP 30 " BILL STATUS REPORT

ACTION AS OF 4 11 2018

| Bill | Sponsor | Synopsis | Suggested ICUL Position | Last Activity or Action |
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| HB 5497 | Rep. Lou Lang | <p>Amends the Illinois Credit Union Act to:</p> <ul style="list-style-type: none"> Update the asset threshold at which an external independent audit of financial statements is required and enables smaller credit unions (\$5 to \$10 million in assets) to utilize a CPA agreed upon procedures analysis for better information at lower cost to address particular operational concerns, in lieu of an external audit; also gives credit unions a 120 day period after their year-end to complete and deliver their external audit or agreed upon procedures reports to IDFP. To aid in ALM and liquidity, clarifies that credit unions may issue certificates of deposit to and purchase assets of other financial institutions. Establishes a new exception in the member right to financial privacy provisions of the Act to authorize a credit union, in its discretion, to furnish a member's financial records to law enforcement, upon its written request, where there is a reasonable suspicion of an imminent threat to the personal security and safety of the member that necessitates an expedited release of the records. <p>(ICUL INITIATIVE)</p> | Support | 3/8/2018 – House; 2nd Reading House Rules: HFA #1 Adopted |
| HB 4541 | Rep. Lawrence Walsh, Jr. (Sen. David Koehler) | <p>Amends the Illinois Municipal Code to update the definition of "financial institution" to explicitly authorize municipalities to borrow money from credit unions.</p> <p>(ICUL INITIATIVE)</p> | Support | 3/9/2018 – Senate; Referred to Assignments 3/7/2018 – House; Passed 107-000-000 |
| HB 5047 | Rep. Emanuel Chris Welch | <p>Amends the Presumptively Void Transfers Article of the Probate Act of 1975 to provide that if the property in question is an interest in real property, a bona fide purchaser or mortgagee for value shall take the subject property free and clear of the action challenging the transfer instrument if the transfer to the bona fide purchaser or mortgagee for value occurs prior to the recordation of a lis pendens for an action challenging the transfer. Also sets forth conditions under which a financial institution or similar entity is not liable for distributing or releasing property when the transfer is challenged. Effective immediately.</p> <p>(ICUL COALITION INITIATIVE)</p> | Support | 4/10/2018 – House; 2 nd Reading |
| HR 826 | Rep. John C. D'Amico | <p>Urges the Illinois Secretary of State to implement a statewide electronic lien and title system.</p> <p>(ICUL INITIATIVE)</p> | Support | 4/3/18-House; Assigned to Transportation |
| SB 2432 | Sen. John G. Mulroe, et. al. | <p>Amends the Code of Civil Procedure to provide that a summons that otherwise complies with Supreme Court Rules and is properly served is not invalidated and the court's jurisdiction is not affected by an error in format. Provides that a summons is not defective if the named defendant is listed on a document attached to the summons. Also amends the Mortgage Rescue Fraud Act to provide that it is a violation for a distressed property consultant to enter into, enforce, or act upon any agreement with a foreclosure defendant, whether the foreclosure is completed or otherwise, if the agreement provides for a division of proceeds between the foreclosure defendant and the distressed property consultant derived from litigation related to the foreclosure. Effective immediately.</p> <p>(ICUL COALITION INITIATIVE)</p> | Support | 2/20/2018 – Senate; 3rd Reading |

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| SB 3229 | Sen. Don Harmon | Amends the Revised Uniform Unclaimed Property Act (RUUPA), to provide that certain property is presumed abandoned after 5 (instead of 3) years; compensation held on a payroll card is reportable 5 years after the date of the last indication of interest in the property by the apparent owner; and a recurring Automated Clearing House (ACH) debit or credit previously authorized by the apparent owner constitutes a deposit or withdrawal by the apparent owner. Deletes language requiring a holder to inform the administrator of the extended date on a certain reported renewable time deposit. Provides that examinations of financial organizations shall occur at reasonable times and upon reasonable notice if the State Treasurer has reason to believe that a financial organization has failed to report property and provides that records obtained in such examinations are subject to the same provisions concerning use and confidentiality as records obtained in examinations of other persons. (ICUL COALITION INITIATIVE) | Support | 4/10/2018 – Senate; 2 nd reading |
| HB 4324 | Rep. Emanuel Chris Welch, et. al. | Creates the Wage Lien Act to provide that a lien exists on an employer's property for the amount of unpaid wages owed to an employee. Defines terms and includes provisions concerning creation and priority of the lien; exemptions; notice; limitations; recording of the lien; enforcement; other claims on the employer's property; successor obligations; and construction. | Oppose | 3/1/2018 – House; 2nd Reading |
| HB 4710 | Rep. Sue Scherer, et. al. | Amends various Acts relating to the governance of public universities and community colleges in Illinois to provide that the Board of Trustees of a public university or community college district in this State may not enter into an agreement or allow any person or group affiliated with the university or district to enter into an agreement with a credit card issuer to allow the credit card issuer to market credit cards to students. Repeals the Credit Card Marketing Act of 2009. Makes conforming changes in the Freedom of Information Act. | Oppose | 3/8/2018 – House; 2nd Reading |
| HB 4750 | Rep. Michael J. Zalewski | Amends the Illinois Vehicle Code to provide that an impounded vehicle can be released to a lessor of record. Provides that notice shall be given by the towing company to the lienholder of record, or, if the lessor's information is reasonably available, the lessor of the vehicle. Provides that a lienholder or lessor shall be entitled to take possession of a vehicle impounded and defer payment of any applicable administrative fees upon submission by the lienholder or lessor to the municipality or its designated agent proof of ownership of the vehicle or proof of the right to possession of the vehicle. Provides that, except for municipalities with 1,000,000 or more inhabitants with a local ordinance, no vehicle shall be released to the lienholder or lessor until payment of the authorized towing and storage fees charged by the person, firm, or entity that tows and stores the impounded vehicle and the cost of certified mail sent as required. Provides that upon the request of a lienholder or lessor to obtain possession of a vehicle impounded under any ordinance, the municipality or its agent shall provide to the lienholder or lessor an opportunity to view the vehicle within 2 business days of the request and provide a statement in writing setting forth the amount of the applicable administrative, towing, and storage fees. Reduces from 35 to 10 days the period following an administrative officer impoundment decision in which to retrieve a vehicle from a towing or storage facility to avoid an abandonment determination. Effective immediately. | Oppose | 4/10/2018 – House Transportation Committee |
| HB 4922/ SB 3102 | Rep. Theresa Mah, et. al. Sen. Cristina Castro | Amends the Consumer Fraud and Deceptive Business Practices Act to provide that it is an unlawful practice to offer to consumers at retail a rebate made on a stored-value card that charges dormancy fees or other post-issuance fees. Defines terms. | Oppose | HB 4922 4/10/2018 – House; 2 nd Reading SB 3103 2/27/2018 – Senate Commerce and Committee |
| HB 5046 | Rep. Emanuel Chris Welch, et al. | Creates the Fair Scheduling Act to require employers to provide work schedules to employees at least 72 hours before the start of the first shift of the work schedule. Provides for reporting pay when an employee's work shift is canceled or reduced within 72 hours of the beginning of the shift and prohibits retaliation by employers when employees seek to enforce rights under the Act. Authorizes private actions for damages. Provides for administration and enforcement by the Department of Labor. Provides for monetary penalties. | Oppose | 4/10/2018 – House Labor & Commerce Committee |
| HB 5188 | Rep. Michael J. Zalewski | Amends the Conveyances Act to provide that the Section concerning the interests of subsequent purchasers without notice is a pure-notice recording statute. | Oppose | 4/10/18 - House Judiciary - Civil Committee |
| HB 5199 | Rep. La Shawn K. Ford, et. al. | Creates the Blight Mitigation Act to provide that a property owner that lives within one-fourth of a mile of and on the same street as residential real property that has been abandoned may, after the property has been continuously abandoned for 12 months, petition the court for title to the land. Provides that the court shall order that title to the real property be transferred to the petitioner if the petitioner presents clear and convincing evidence that: (1) the property is abandoned; (2) the owner of the property has been made a party to the action and (3) the property is not for sale or in receivership. | Oppose | 4/10/2018 House Judiciary - Civil Committee |

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| HB 5480 | Rep. Christian L. Mitchell | Amends the Code of Civil Procedure to provide that the debtor's equity interest, not to exceed (i) \$10,000 (instead of \$2,400) in value, in any one motor vehicle; (ii) \$7,500 (instead of \$1,500) in value, in any implements, professional books, or tools of the trade of the debtor, and (iii) \$50,000 (instead of \$4,000) in value, in any other property is exempt from judgment, attachment, or distress for rent. Provides that in each checking or savings account held by the debtor, an amount not to exceed \$4,000, until: (1) a hearing has been held; and (2) the debtor has been given a reasonable opportunity to indicate to which personal property he or she seeks to apply the exemption for other property, at which time the debtor may protect up to \$4,000 of equity in any personal property, and the funds in a checking or savings account will either remain protected or be subject to garnishment. Provides that upon receiving a citation to discover assets, a financial institution shall not freeze the debtor's access or turn over to the judgment creditor the amount in the debtor's account that is \$4,000 or less, but shall inform the court and the judgment creditor of the exempt amount. Effective immediately. | Oppose | 4/10/2018 – House Judiciary - Civil Committee |
| HB 5483 | Rep. Will Guzzardi | Amends the Code of Civil Procedure to provide that a judgment may be revived by filing a petition to revive the judgment in the fifth year after its entry (instead of the seventh year after its entry, or in the seventh year after its last revival, or in the twentieth year after its entry, or at any other time within 20 years after its entry if the judgment becomes dormant). Changes the limitations period for the enforcement of certain judgments from 7 to 5 years. Effective immediately. | Oppose | 4/10/2018 – House Judiciary - Civil Committee |
| HB 5484 | Rep. Juliana Stratton | Amends the Code of Civil Procedure to provide that a summons issued in an action to collect a debt shall include a separate notice containing specified language regarding debtor rights. Provides that the clerk of the court shall cause the notice to be posted in courtrooms or in the hallway in front of courtrooms and be available for distribution in all courtrooms hearing cases involving debt collection matters. Effective immediately. | Oppose | 4/10/2018 – House Judiciary - Civil Committee |
| HB 5485 | Rep. Will Guzzardi | Amends the Code of Civil Procedure to provide that the wages, salary, commissions, and bonuses subject to collection under a deduction order, for any work week, shall be the lesser of: (1) 10% (currently 15%) of such gross amount paid for that week; or (2) the amount by which disposable earnings for a week exceed 60 (currently 45) times the statutory minimum wage in effect at the time the amounts are payable. Provides that "deduction from those earnings" includes, but is not limited to, deductions for health insurance, deductions for transportation, and pre-tax flexible spending deductions. Effective immediately. | Oppose | 4/10/2018 – House Judiciary - Civil Committee |
| HB 5486 | Rep. Barbara Flynn Currie | Amends the Code of Civil Procedure to provide that every individual is entitled to an estate of homestead to the extent in value of \$150,000 (instead of \$15,000) of his or her interest in real property occupied by him or her as a residence. Provides that if 2 or more individuals own property that is exempt as a homestead, the value of the exemption of each individual may not exceed his or her proportionate share of \$200,000 (instead of \$30,000) based upon percentage of ownership. Effective immediately. | Oppose | 4/10/2018 – House Judiciary - Civil Committee |
| HB 5487 | Rep. Barbara Flynn Currie | Amends the Code of Civil Procedure to provide that for judgments of \$50,000 or less that do not include any compensation for bodily injury or death, judgments recovered in any court shall draw interest at a rate of 2% (currently 9% or 6% if the judgment debtor is a governmental entity) per annum. Effective immediately. | Oppose | 4/10/2018 – House Judiciary - Civil Committee |
| HB 5676 | Rep. John C. D'Amico | Amends the Illinois Vehicle Code, the Labor and Storage Lien Act, and the Labor and Storage Lien (Small Account) Act to provide that if a towing service is induced by a payment to release a vehicle and the payment subsequently fails and remains unsatisfied for 30 calendar days after sending certified mail notice to the person or entity having made the failed payment and the registered owner, then the person having made the failed payment and the registered owner shall be jointly and severally liable to the towing service for the amount of the failed payment plus a reasonable failed payment fee and collection costs. Deletes language regarding a relocater becoming a holder in due course upon receipt of a properly signed credit card receipt. Effective immediately. | Oppose | 4/10/2018 – House Transportation: 2 nd Reading |
| SB 1246 | Sen. Scott M. Bennett, et. al. | Amends the Code of Civil Procedure to add to the list of personal property that is exempt from judgment, attachment, or distress for rent, moneys held in educational expense accounts and similar types of educational savings accounts, including, but not limited to, funds invested in an ABLE Account as defined by Section 529 of the Internal Revenue Code and funds invested in a 529 Plan as defined by Section 529 of the Internal Revenue Code. | Oppose as introduced | 3/14/2018 – Senate; Re-assigned to Judiciary Committee |
| SB 2470 | Sen. Cristina Castro | Amends the Illinois Vehicle Code to provide that no expedited application shall be accepted or processed for a corrected or duplicate certificate of title that seeks to remove a lienholder unless the applicant surrenders the last issued certificate of title with a completed lien release on the certificate of title. Provides that an expiration date of December 31 of the year in which the lien is satisfied shall be included on each certificate of title. Provides that if a recorded lienholder does not reaffirm a lien and does not respond to a request to verify a lien release letter within 7 calendar days of receipt, the Secretary of State shall process an application for corrected title for the owner of a motor vehicle. | Oppose | 2/7/2018 – Senate; Assigned to Transportation Committee |

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| SB 2487 | Sen. Jacqueline Y. Collins | Amends the Public Funds Investment Act, the Illinois Banking Act, the Savings Bank Act, and the Illinois Credit Union Act to require any financial institution or other entity receiving public funds, with assets of at least \$100,000,000, to submit an annual report on its voluntary supplier diversity program to the Department of Financial and Professional Regulation. Sets forth provisions on what the report must include and how and when the report must be submitted. | Oppose | 2/7/2018 – Senate; Assigned to Financial Institutions Committee |
| SB 2521 | Sen. Steve Stadelman | Amends the Consumer Fraud and Deceptive Business Practices Act to provide that a dealer or other creditor shall not use electronic tracking technology or starter interrupt technology in connection with the credit sale, loan, or lease of a motor vehicle unless the technology is used solely to verify and maintain the operational status of the tracking technology, to locate the vehicle for repossession, to repossess the vehicle, or to locate the vehicle to service the account or keep the account current. Requires specified conditions to be met and certain written disclosures to be made to the consumer regarding the use of the technology. Contains provisions regarding the use of the technology in a criminal investigation; damages for violations; repossession; privacy, storage, and destruction of data; and other matters. Provides that specified violations are unlawful practices within the meaning of the Act | Oppose | 2/7/2018 – Senate; 2 nd Reading |
| SB 2657 | Sen. Emil Jones, III | Amends the Consumer Fraud and Deceptive Business Practices Act to provide that it is an unlawful practice for a person to violate a merchant agreement between a merchant and a credit card service provider. Provides that imposing a surcharge to a debit or credit card or prepaid card purchase, if those charges are prohibited by the merchant agreement, constitutes a violation. | Oppose | 2/21/2018 – Senate; Assigned to Judiciary Committee |
| SB 2894 | Sen. Jacqueline Y. Collins, et. al. | Amends the Mortgage Foreclosure Article of the Code of Civil Procedure in relation to short sales of property to provide that, if an offer to purchase either a mortgage or residential property is made by an entity with a tax-exempt filing status under Section 501(c)(3) of the Internal Revenue Code or an entity that controls, is controlled by, or is under common control with an entity with such tax-exempt filing status, no mortgagee may require, as a condition of sale or transfer to any such entity, any affidavit, statement, agreement, or addendum limiting ownership or occupancy of the residential property by the mortgagor and, if obtained, the affidavit, statement, agreement, or addendum does not provide a basis to avoid a sale or transfer nor is it enforceable against the acquiring entity or any real estate broker, mortgagor, or settlement agent named in the affidavit, statement, or addendum. Effective immediately. | Oppose | 2/21/2018 – Senate; Assigned to Financial Institutions Committee |
| SB 2913 | Sen. John G. Mulroe, et. al. | Amends the Illinois Public Aid Code to require long-term care providers to submit all changes in resident status, including, but not limited to, death, discharge, changes in patient credit, third party liability, and Medicare coverage to the Department of Healthcare and Family Services through the Medical Electronic Data Interchange System, the Recipient Eligibility Verification System, or the Electronic Data Interchange System under a specified schedule. Effective immediately. | Oppose | 3/14/2018 – Senate; 2nd Reading April 10, 2018 |
| SB 3005 | Sen. Kwame Raoul, et. al. | Amends the Administrative Review Law of the Code of Civil Procedure. In the definition of "administrative decision", changes references to "parties" to "persons" and provides that a person suffering a legal wrong because of an administrative decision, or adversely affected or aggrieved by an administrative decision, is entitled to judicial review of the administrative decision. | Oppose | 2/28/2018 – Senate; 2nd Reading |
| SB 3007 | Sen. Kwame Raoul, et. al. | Amends the Personal Information Protection Act to provide that a data collector required to report breaches to more than 100 Illinois residents as a result of a single breach must also report to the Attorney General. Provides that the Attorney General shall report annually to the General Assembly specified information concerning breaches of data security by February 1 of each year. | Oppose | 3/14/2018 – Senate; Postponed – Judiciary Committee |
| SB 3052 | Sen. John G. Mulroe | Amends the Contractor Prompt Payment Act to prohibit the withholding of a retainage from progress payments or final payments in excess of 5% of the payment. Effective immediately. | Oppose | 3/14/2018 – Senate; 3 rd Reading April 10, 2018 |
| HB 4731 | Rep. C.D. Davidsmeyer | Amends the Illinois Credit Union Act and several other Acts administered by IDFPR to define "email address of record", eliminate references to "certified mail" and provide that a chartered institution, licensee, or applicant shall provide IDFPR with an accurate and up-to-date email address. Permits IDFPR to send official notices to the chartered institution, licensee, or applicant's email address of record and provides that service to the email address of record is completed when sent. (IDFPR INITIATIVE) | Neutral | HB 4731 3/7/2018 – House; Assigned to Executive Committee |
| SB 3060 | Sen. Michael Connelly | Amends the Illinois Credit Union Act and several other Acts administered by IDFPR to define "email address of record", eliminate references to "certified mail" and provide that a chartered institution, licensee, or applicant shall provide IDFPR with an accurate and up-to-date email address. Permits IDFPR to send official notices to the chartered institution, licensee, or applicant's email address of record and provides that service to the email address of record is completed when sent. (IDFPR INITIATIVE) | Neutral | SB 3060 2/21/2018 – Senate; Assigned to Financial Institutions |
| HB 5139/ SB 3133 | Rep. David S. Olsen, et. al. Sen. Dan McConchie | Creates the Regulatory Sandbox Act to enable persons to obtain limited access to the Illinois marketplace in order to test innovations in financial products or services. Provides requirements for approval to enter the regulatory sandbox, the application fee, and approval or denial time. Provides requirements for operating an innovation in the regulatory sandbox and extending a test period. Contains provisions regarding rules and judicial review of the administration of this Act. Effective January 1, 2019. (IDFPR INITIATIVE) | Neutral if amended | HB 5139 3/8/2018 – House; 2nd Reading SB 3133 2/27/2018 – Senate; Assigned to Licensed Activities and Pensions Committee |