

IBANYS Legislative Agenda

[S727A](#) (Montgomery) [A3320](#) (Zebrowski)

Enables credit unions to participate in the Banking Development District Program.

[A3235](#) (Dickens) [S3223](#) (Sanders)

Adds to state CRA examination assessment of performance of banking institution to meet the credit needs of minority and woman owned businesses.

[S3227A](#) (Sanders) [A1772A](#) (Peoples-Stokes)

Requires state CRA to include a written discussion of the specific assessment factors.

[S6395](#) (Hoylman) [A7500A](#) (Dinowitz)

Limits filing of a confession of judgment in the case of a corporation to any county where it has a place of business.

[A7604](#) (Buttenschon) [S5411](#) (Sanders)

Wild card extender 2024

[A1940](#)(Zebrowski) [S2245](#) (Sanders)

Basic banking account withdrawals increased from 8 to 12 for account holders over 65.

[A92A](#) (Perry) [S5017A](#)(Parker)

In case of a loan modification of a first lien if such mortgage is transferred to a mortgage servicer, the servicer assumes all duties of the modified mortgage.

[A2653A](#) (Dinowitz) [S3704](#) (Kavanagh)

Increases from \$150,000 to \$250,000 the exclusion for applicability of plain language.

[A5294](#) (Crespo) [S2302](#) (Kavanagh)

Prohibits a credit reporting agency or a licensed lender from using credit worthiness of social network of consumer for individual credit worthiness.

[A5626](#) (Weinstein) [S4407](#) (Gounardes)

Establish marketing, origination and management limitations on reverse mortgages.

[S4182](#) (Salazar) [A1800](#) (Magnareili)

Requires mortgage services to pay HOA or coop fees to maintain property for abandoned property.

[S5079A](#) (Skoufis) [A1859A](#) (Magnareili)

In the case of a certified abandoned property, municipality may compel mortgagee to commence a foreclosure, move a pending foreclosure to judgement within 3 months or obtain a discharge of mortgage.

[S5160](#) (Kavanagh) [A5619](#) (Weinstein)

No waiver of the defense of standing in a foreclosure action.

[S5372](#) (Comrie) [A440A](#) (Perry)

Clerk to forward written notice of transfer of ownership of residential property.

[S5575B](#) (Thomas) [A5635B](#) (DenDekker)

Expands definition of private information for security breach to cover account number, credit or debit, user name or email address in combination with a password and establishes security requirements.

[S6100](#) (Sanders) [A7668](#) (Seawright)

Extends licensed lenders annual fees on open and personal loans.