

BILL/BANKERS

Bill No.	
A1725	<p>Dinowitz -- Requires certain businesses to offer identity theft prevention and mitigation services in the case of a security breach Same as S 700 COMRIE SUMM : Amd §899-aa, Gen Bus L Requires certain businesses to offer identity theft prevention and mitigation services in the case of a security breach; exempts businesses under financial hardship. 01/20/23 referred to consumer affairs and protection</p>
A1739	<p>Dinowitz -- Provides, in tort cases where one defendant has settled, that remaining defendants must elect prior to trial as to reduction in liability; repealer No same as SUMM : Rpld & add §15-108, Gen Ob L Provides, in tort cases where one defendant has settled, that remaining defendants must elect, prior to trial, whether to reduce liability by the amount of the settlement or by the amount of the equitable share of damages delegated to the settler in the verdict. 01/20/23 referred to judiciary</p>
A1743	<p>Dinowitz (MS) -- Prohibits the mailing of credit card applications to persons under twenty-one years of age No same as SUMM : Amd §520, Gen Bus L Prohibits the mailing of credit card applications to persons under twenty-one years of age except when requested; provides for a penalty of no more than one thousand dollars per violation. 01/20/23 referred to consumer affairs and protection</p>
A1796	<p>Zinerman -- Relates to refinancing of an existing mortgage loan No same as SUMM : Amd §595-a, Bank L Relates to refinancing of an existing mortgage loan; provides for a separate disclosure which compares monthly payments under the previous mortgage with the combined monthly payments for the new mortgage loan, property tax and insurance. 01/23/23 referred to banks</p>
A1827	<p>Jean-Pierre -- Requires a stay of certain foreclosure proceedings No same as SUMM : Requires a stay of certain foreclosure proceedings where the mortgagor has applied for coverage under the New York state homeowner assistance fund or any local program administering federal emergency mortgage assistance program funds; allows such foreclosure proceedings to proceed against a mortgagor who has caused significant damage to the</p>

	<p>property. 01/23/23 referred to judiciary</p>
A1893	<p>Joyner -- Enacts the Empowering People in Rights Enforcement (EMPIRE) Worker Protection Act Same as S 541 HOYLMAN-SIGAL SUMM : Add Art 35 §§1020 - 1023, Lab L Enacts the "Empowering People in Rights Enforcement (EMPIRE) Worker Protection Act"; relates to the delegation of state enforcement authority to private actors; authorizes an aggrieved employee, whistleblower or representative organization to initiate a public enforcement action on behalf of the commissioner for certain provisions of the labor law, or any regulation promulgated thereunder. 01/23/23 referred to labor</p>
A2037	<p>Walker -- Establishes the NYC under 3 act No same as SUMM : Add Art 24-C §§880 - 887, Tax L Establishes the NYC under 3 act to impose a payroll tax on certain employers in the city of New York for the purposes of addressing child care affordability, accessibility, and quality for families with children under three years of age. 01/23/23 referred to ways and means</p>
A2066	<p>Hawley (MS) -- Authorizes the state mortgage agency to purchase veterans' assisted forward commitment mortgages from banks within the state No same as SUMM : Add §2405-g, Pub Auth L Authorizes the state mortgage agency to purchase veterans' assisted forward commitment mortgages from banks within the state; requires the board of directors of the state mortgage agency to establish income limits for eligible veterans from time to time. 01/23/23 referred to judiciary</p>
A2087	<p>Stern (MS) -- Relates to small business savings accounts No same as SUMM : Add §48, amd §§209 & 612, Tax L Relates to small business savings accounts; provides tax incentives for contributions and distributions. 01/23/23 referred to ways and means</p>
A2102	<p>Davila -- Provides for restructuring unsustainable sovereign and subnational debt No same as SUMM : Add Art 7 §§300 - 309, Bank L Provides for restructuring unsustainable sovereign and subnational debt; a voluntary petition for relief may be filed with the appointed supervisory authority. 01/23/23 referred to banks</p>

<p>A2131A</p>	<p>Dinowitz (MS) -- Relates to mortgage loan servicers Same as S 564-A KAVANAGH SUMM : Amd §595-b, Bank L Provides that any person who has been injured by reason of any violation of any such rules, regulations or policies as the superintendent may promulgate may bring an action in his or her own name; assert a counterclaim; or, if an action is commenced by the mortgagee or anyone acting on its behalf, bring a third party claim, against either the mortgagee and/or the mortgage servicer to enjoin any violations thereof; authorizes damages; makes related provisions. 01/23/23 referred to banks 01/26/23 amend and recommit to banks 01/26/23 print number 2131a</p>
<p>A2149</p>	<p>Walker -- Prohibits a service charge or minimum balance requirement for attorney trust accounts No same as SUMM : Add §9-e, Bank L Prohibits a bank or trust company from charging a service charge or requiring a minimum balance for attorney trust or IOLA accounts that are non-interest bearing in nature; defines attorney trust account. 01/23/23 referred to banks</p>
<p>A2171</p>	<p>Jean-Pierre -- Creates the consumer overdraft protection act No same as SUMM : Add Art 2-A §§60 - 63, Bank L Creates the consumer overdraft protection act to ensure that consumers are informed of their options in regard to overdraft protection. 01/23/23 referred to banks</p>
<p>A2195</p>	<p>Kim -- Relates to franchise tax on banking corporations Same as S 3440 SKOUFIS SUMM : Add Art 32 §§1450 - 1468, Tax L Reinstates a bank tax based on the highest of four bases: a tax on allocated entire net income, a tax on allocated alternative entire net income, a tax on allocated taxable assets, or a fixed dollar minimum tax; prohibits banks from segregating their income and capital into business and investment varieties. 01/23/23 referred to ways and means</p>
<p>A2203</p>	<p>Joyner -- Increases the minimum wage annually by a percentage which is based on inflation; repealer No same as SUMM : Amd §652, rpld §652 sub 6, Lab L Increases the minimum wage annually; removes the distinction in New York City between large employers and small employers; makes related provisions.</p>

	01/24/23 referred to labor 01/24/23 enacting clause stricken
A2305	O'Donnell -- Directs the court to provide notice to the former owners of foreclosed property of the right to file a claim for the excess funds from the sale of the real property Same as S 2082 KAVANAGH SUMM : Amd §1354, RPAP L; and §1136, RPT L Directs the court to provide notice to the former owners of foreclosed property of the right to file a claim for the excess funds from the sale of the real property. 01/25/23 referred to judiciary
A2403	Giglio JM -- Excludes certain real property conveyances from the written notice requirement Same as S 1224 BORRELLO SUMM : Amd §291, RP L Excludes real property conveyances from the written notice requirement when such property is being conveyed by the state of New York or any of its political subdivisions as part of a foreclosure proceeding. 01/26/23 referred to judiciary
A2495	Hevesi -- Relates to the regulation and licensing of on-demand pay providers Same as S 2186 BAILEY SUMM : Add Art 9-B §§374-aa - 374-ee, Bank L Relates to the regulation and licensing of employer-integrated and non-verified on-demand pay providers. 01/26/23 referred to banks
A2532	Vanel -- Establishes cryptocurrencies as a form of payment for state agencies No same as SUMM : Add §4-b, St Fin L Establishes that state agencies are allowed to accept cryptocurrencies such as bitcoin, ethereum, litecoin and bitcoin cash as payment. 01/26/23 referred to governmental operations
A2536	Peoples-Stokes -- Establishes the state of New York public bank Same as S 1756 SANDERS SUMM : Add Art 17 §§254 - 277, St Fin L Relates to establishing the state of New York public bank to use the state's depository assets to generate additional benefit for the people and the economy of the state. 01/26/23 referred to banks
A2553	Hyndman -- Authorizes certain state regulated institutions to offer disaster forbearance agreements to qualified mortgagors No same as

	<p>SUMM : Authorizes certain state regulated institutions to offer disaster forbearance agreements to qualified mortgagors whose income has been adversely affected by the outbreak of COVID-19 and is unable to make his or her mortgage payment. 01/26/23 referred to banks</p>
A2587	<p>Vanel -- Establishes the New York Data Protection Act Same as S 4201 SANDERS SUMM : Add Art 5-A §§81 - 89-b, Exec L Establishes the New York Data Protection Act; requires government entities and contractors to disclose certain personal information collected about individuals. 01/26/23 referred to governmental operations</p>
A2599	<p>Vanel -- Establishes a task force to study the impact of a state-issued cryptocurrency on the state of New York No same as SUMM : Establishes a task force to study the impact of a state-issued cryptocurrency on the state of New York. 01/26/23 referred to governmental operations</p>
A2682	<p>Blumencranz -- Requires mortgage investing institutions or their contracted vendors to be financially responsible for any interest or penalties charged as a result of an erroneous mortgage registration No same as SUMM : Amd §953, RPT L Requires mortgage investing institutions or their contracted vendors to be financially responsible for any interest or penalties charged as a result of an erroneous mortgage registration filed by such institution or vendor. 01/26/23 referred to banks</p>
A2694	<p>Blumencranz -- Provides that no issuer of a credit card shall send unsolicited, blank checks to a card member residing in New York state No same as SUMM : Amd §520, Gen Bus L Provides that no issuer of a credit card shall send unsolicited, blank checks to a credit card member residing in New York state. 01/26/23 referred to consumer affairs and protection</p>
A2720	<p>Peoples-Stokes -- Establishes a temporary state commission to conduct a feasibility study on the formation and control of a state public bank Same as S 1755 SANDERS SUMM : Establishes a temporary state commission to conduct a feasibility study to evaluate and make recommendations concerning the formation and control of a state public bank; provides if such study finds that the state bank is feasible, the legislature shall consider legislation to create a state public</p>

	<p>bank for New York. 01/26/23 referred to banks</p>
A2937	<p>Pheffer Amato -- Relates to instruction in financial management Same as S 1810 ADDABBO SUMM : Add §817, Ed L Requires instruction in financial management for all students in grades four through eight. 02/01/23 referred to education</p>
A2962	<p>Zebrowski -- Relates to the community bank deposit program No same as SUMM : Amd §§86 & 87, Bank L Clarifies the definition of "community bank institution"; expands eligible deposits to a community bank institution under the community bank deposit program; requires an annual report by the state comptroller and the commissioner of taxation and finance of the efficacy of the community bank deposit program. 02/01/23 referred to banks</p>
A3246	<p>Hunter -- Allows credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations No same as SUMM : Amd §10, Gen Muni L; amd §§454, 237, 234, 383, 86 & 87, add §§454-a & 454-b, Bank L Allows credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations. 02/02/23 referred to banks</p>
A3352	<p>Hunter -- Establishes the "New York public banking act" Same as S 1754 SANDERS SUMM : Amd §2, add Art 3-C §§156 - 156-i, Bank L; amd §98, St Fin L; amd §10, Gen Muni L Establishes the "New York public banking act"; authorizes municipal and other local governments to form and control public banks through the ownership of capital stock or other ownership interests, and to loan or grant public funds or lend public credit to such public banks for the public purposes of achieving cost savings, strengthening local economies, supporting community economic development, and addressing infrastructure and housing needs for localities. 02/02/23 referred to banks</p>
A3774	<p>Weinstein -- Creates a private right of action for improper debt collection procedures Same as S 171 GIANARIS SUMM : Amd §602, Gen Bus L Creates a private right of action for improper debt collection procedures; allows plaintiffs to recover punitive</p>

	<p>damages and reasonable attorney's fees. 02/08/23 referred to judiciary</p>
A3959	<p>Braunstein -- Creates an excise tax on the collection of consumer data by commercial data collectors Same as S 2012 KRUEGER SUMM : Add §186-h, Tax L Creates an excise tax on the collection of consumer data by commercial data collectors. 02/08/23 referred to ways and means</p>
A4026	<p>Rosenthal L -- Relates to penalties for failure to comply with maintenance and reporting of vacant and abandoned properties, and reporting and release of information Same as S 1634-A KAVANAGH SUMM : Amd §§1308 & 1310, RPAP L Relates to penalties for failure to comply with maintenance and reporting of vacant and abandoned properties, and reporting and release of information; provides for the sharing of information between municipalities; provides for enforcement for failure to report on abandoned and vacant properties. 02/09/23 referred to judiciary</p>
A4065	<p>Cunningham -- Enacts the "Excelsior Opportunity Accounts Act" Same as S 953 COONEY SUMM : Add Art 17 §§9100 - 9110, Bank L; amd §§280-a & 612, Tax L; amd §§92-b & 93-b, St Fin L Enacts the "Excelsior Opportunity Accounts Act"; establishes a special fund for EO accounts within the department of financial services for certain eligible individuals born after December 31, 2025, who reside in the state, are under age 18, with household income not exceeding 700% of the poverty level; provides for contribution and investment of monies of fund. 02/09/23 referred to banks</p>
S2186	<p>BAILEY -- Relates to the regulation and licensing of on-demand pay providers Same as A 2495 Hevesi SUMM : Add Art 9-B §§374-aa - 374-ee, Bank L Relates to the regulation and licensing of employer-integrated and non-verified on-demand pay providers. 01/19/23 REFERRED TO BANKS</p>
S2229	<p>SANDERS -- Relates to loan counseling services for a mortgage guaranteed under the "Servicemen's Readjustment Act of 1944" Same as A 633 Stern SUMM : Rpld & add §6-p, Bank L; amd §354-f, Exec L; amd §29-a, Veterans' Services L (as proposed in S.8670-A & A.9493-A) Provides that a veteran seeking a housing loan under chapter 37 of title 38 of the United</p>

	<p>States Code be offered loan counseling services by a counselor certified by the United States department of housing and urban development under Part 214 of Title 24 of the Code of Federal Regulations prior to the processing of such application by a banking institution or mortgage lender and that the department of veterans' services shall promulgate regulations to ensure that no conflicts of interest exist between counselors and mortgage companies.</p> <p>01/19/23 REFERRED TO RULES 01/23/23 ORDERED TO THIRD READING CAL.166 02/07/23 PASSED SENATE 02/07/23 DELIVERED TO ASSEMBLY 02/07/23 referred to banks</p>
S2285	<p>CLEARE -- Directs the empire state development corporation to conduct a study on the feasibility of a minority and women-owned business capacity enterprise mentorship program Same as A 1447 Bichotte Hermelyn SUMM : Directs the empire state development corporation to conduct a study on the feasibility of a minority and women-owned business enterprise capacity mentorship program. 01/19/23 REFERRED TO FINANCE</p>
S2389	<p>MYRIE -- Authorizes the mortgagee or lienor of an abandoned multiple dwelling to apply for the appointment of a receiver to bring the building into compliance No same as SUMM : Amd §1972, RPAP L Authorizes the mortgagee or lienor of an abandoned multiple dwelling to apply for the appointment of a receiver to bring the building into compliance. 01/20/23 REFERRED TO JUDICIARY</p>
S2402	<p>MYRIE -- Relates to rebates on stock transfer tax paid; dedicates funds of the stock transfer tax fund to the dedicated infrastructure investment fund No same as SUMM : Amd §280-a, Tax L; amd §§92-b & 93-b, St Fin L Relates to rebates on stock transfer tax paid; decreases amount to sixty percent; dedicates funds of the stock transfer tax fund to the dedicated infrastructure investment fund. 01/20/23 REFERRED TO BUDGET AND REVENUE</p>
S2435	<p>COMRIE -- Relates to the definition of residence and residential real property No same as SUMM : Amd §265-a, RP L Relates to the definition of residence and residential real property. 01/20/23 REFERRED TO JUDICIARY</p>

S2601	<p>HOYLMAN-SIGAL -- Prohibits fees for any service rendered through a bank relating to the use of an electronic benefit transfer card issued by the state or certain departments or agencies thereof Same as A 1570 Joyner SUMM : Add §9-aa, Bank L Prohibits fees for any service rendered through a bank relating to the use of an electronic benefit transfer card issued by the state or certain departments or agencies thereof. 01/23/23 REFERRED TO BANKS</p>
S2604	<p>KRUEGER -- Relates to certain judgments by confession No same as SUMM : Amd §3218, CPLR Prohibits the entry of a judgment by confession on amounts due from one or more individuals for personal, family, household, consumer, investment, or non-business purposes and on a debt incurred if the principal amount of such debt was less than \$5,000,000. 01/23/23 REFERRED TO JUDICIARY</p>
S2649	<p>COMRIE -- Prohibits foreign banking corporations from issuing payday loans No same as SUMM : Add §202-k, Bank L; add §5-532, Gen Ob L Prohibits foreign banking corporations from issuing payday loans; defines payday loans as any transaction in which a short-term cash advance is made to a consumer in exchange for: a consumer's personal check or share draft, in the amount of an advance plus a fee, where presentment or negotiation of such check or share draft is deferred by agreement of the parties until a designated future date; or a consumer's authorization to debit the consumer's transaction account, in the amount of the advance plus a fee, where such account will be debited on or after a designated future date. 01/23/23 REFERRED TO BANKS</p>
S2665	<p>COMRIE -- Requires mortgage lenders and brokers to provide consumer with mortgage bill of rights pamphlet which must be signed by the consumer prior to mortgage application No same as SUMM : Add §35, Bank L Requires mortgage lenders and brokers to provide consumers with a mortgage bill of rights pamphlet which must be read and signed by the consumer prior to applying for a mortgage. 01/24/23 REFERRED TO BANKS</p>
S2769	<p>COMRIE -- Requires banks to send account notifications in certain circumstances Same as A 1478 Weprin SUMM : Add §§135 & 458, Bank L Requires banks to send account</p>

	<p>notifications in certain circumstances. 01/24/23 REFERRED TO BANKS</p>
S2877	<p>COMRIE -- Relates to prohibiting financial institutions from charging a fee for periodic paper statements No same as SUMM : Add §9-aa, Bank L Relates to prohibiting financial institutions from charging a fee for periodic paper statements when such statements are required for an application for public assistance. 01/25/23 REFERRED TO BANKS</p>
S2881	<p>COMRIE -- Requires ATM machines to release ATM cards with EVM chips prior to disbursing cash or a receipt No same as SUMM : Amd §§75-b & 75-c, Bank L Requires ATM machines to release ATM cards with EVM chips prior to disbursing cash or a receipt; defines EVM chip and related terms. 01/25/23 REFERRED TO BANKS</p>
S2948	<p>SANDERS -- Prevents fraudulent deed transfers No same as SUMM : Amd §333, RP L; amd §§6-n & 14, Bank L Relates to preventing fraudulent deed transfers; protects home owners from being misled into transferring their home to mortgage servicers. 01/26/23 REFERRED TO JUDICIARY</p>
S2965	<p>KAVANAGH -- Establishes the New York state infrastructure development bank; appropriation No same as SUMM : Add Art 17 §§9100 - 9109, Bank L Establishes the New York state infrastructure development bank within the department of financial services; makes a \$250,000,000 appropriation therefor. 01/26/23 REFERRED TO FINANCE</p>
S3163	<p>HOYLMAN-SIGAL -- Restricts the disclosure of personal information by businesses Same as A 417 Rozic SUMM : Amd Art 39-F Art Head, add §899-cc, Gen Bus L Restricts the disclosure of personal information by businesses; provides that a business that retains a customer's personal information shall make available to the customer free of charge access to, or copies of, all of the customer's personal information retained by the business. 01/30/23 REFERRED TO CONSUMER PROTECTION</p>
S3235	<p>SEPULVEDA -- Creates a private right of action for the breach of a consumer's identifying information</p>

	<p>No same as</p> <p>SUMM : Add §380-mm, Gen Bus L Relates to creating a private right of action for the breach of a consumer's identifying information such as their social security number, driver's license number, bank account number, credit or debit card number, personal identification number, automated or electronic signature, unique biometric data, account passwords or other information that can be used to access an individual's financial accounts or to obtain goods and services.</p> <p>01/30/23 REFERRED TO CONSUMER PROTECTION</p>
S3237	<p>SEPULVEDA -- Enacts the "community financial services access and modernization act of 2023"</p> <p>Same as A 480 Cruz</p> <p>SUMM : Amd Bank L, generally Enacts the "community financial services access and modernization act"; modernizes existing statute to reflect the full scope of financial services available at neighborhood "check cashing" establishments; provides for a comprehensive regulatory framework for the delivery of the expanded financial services currently being offered.</p> <p>01/30/23 REFERRED TO BANKS</p>
S3246	<p>BRESLIN -- Relates to land banks</p> <p>Same as A 184 Magnarelli</p> <p>SUMM : Amd §1607, N-PC L Authorizes land banks to lend money, to make grants and take and hold real and personal property as security for the payment of funds so loaned or for the performance and enforcement of grant agreements.</p> <p>01/30/23 REFERRED TO CORPORATIONS, AUTHORITIES AND COMMISSIONS</p>
S3274	<p>GRIFFO -- Increases the penalty for robbery of property from a bank; makes the crime a class C felony</p> <p>No same as</p> <p>SUMM : Amd §§592 & 592-a, Bank L; amd §160.10, Pen L Increases the penalty for robbery of property from a bank; makes the crime a class C felony.</p> <p>Criminal Sanction Impact.</p> <p>01/30/23 REFERRED TO BANKS</p>
S3440	<p>SKOUFIS -- Relates to franchise tax on banking corporations</p> <p>Same as A 2195 Kim</p> <p>SUMM : Add Art 32 §§1450 - 1468, Tax L Reinstates a bank tax based on the highest of four bases: a tax on allocated entire net income, a tax on allocated alternative entire net income, a tax on allocated taxable assets, or a fixed dollar minimum tax; prohibits banks from segregating their income and</p>

	<p>capital into business and investment varieties. 01/31/23 REFERRED TO BUDGET AND REVENUE</p>
S3548	<p>SANDERS -- Relates to asset-based lending transactions No same as SUMM : Add §340-a, Bank L Deems asset-based lending transactions to be loans for all purposes. 01/31/23 REFERRED TO BANKS</p>
S3592	<p>BRESLIN -- Relates to mortgage guaranty insurance Same as A 900-A McDonald SUMM : Amd §6502, Ins L Relates to mortgage guaranty insurance; allows for withdrawals from the contingency reserve if the superintendent determines that such withdrawals will not be harmful to policy holders. 02/01/23 REFERRED TO INSURANCE</p>
S4083	<p>BRISPORT -- Repeals section 3218 of the civil practice law and rules relating to judgments by confession; repealer No same as SUMM : Rpld §3218, CPLR Relates to judgments by confession. 02/02/23 REFERRED TO JUDICIARY</p>
S4140	<p>SANDERS -- Authorizes the New York state department of financial services to oversee the planned closing of bank branch offices by federally chartered banking organizations No same as SUMM : Amd §28-c, Bank L Authorizes the New York state department of financial services to oversee the planned closing of bank branch offices by federally chartered banking organizations. 02/03/23 REFERRED TO BANKS</p>
S4201	<p>SANDERS -- Establishes the New York Data Protection Act Same as A 2587 Vanel SUMM : Add Art 5-A §§81 - 89-b, Exec L Establishes the New York Data Protection Act; requires government entities and contractors to disclose certain personal information collected about individuals. 02/06/23 REFERRED TO INVESTIGATIONS AND GOVERNMENT OPERATIONS</p>