

BILL/BANKERS

Bill No.	
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 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
A2587	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

	<p>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 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>

<p>A2962</p>	<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>
<p>A3246</p>	<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>
<p>A3352</p>	<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>
<p>A3774</p>	<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 damages and reasonable attorney's fees. 02/08/23 referred to judiciary</p>
<p>A3791</p>	<p>Fahy -- Relates to the liability of payroll processing companies Same as S 533 THOMAS SUMM : Add §11-108, Gen Ob L Relates to the liability of payroll processing companies; provides that payroll processing companies that intentionally and wrongfully prevent the distribution of payroll shall be liable to employees that failed to receive an expected payment for an amount up to three times the</p>

	<p>expected amount; provides an action to recover damages may be maintained as a class action. 02/08/23 referred to judiciary</p>
A3808	<p>Taylor -- Prohibits certain debt arrears from being reported to consumer reporting agencies No same as SUMM : Add §399-zzzzzz, Gen Bus L Prohibits reporting debt arrears of an individual which are due to a COVID-19 related hardship to a consumer reporting agency; provides for the removal of such information from an individual's file with such agency. 02/08/23 referred to consumer affairs and protection</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>
A4175	<p>Hunter -- Relates to civil penalties associated with financial frauds No same as SUMM : Amd §§408 & 104, Fin Serv L Relates to civil penalties associated with financial frauds; redefines financial product or service to include</p>

	<p>warranties sold or provided to a consumer or small business or any guaranty or suretyship provided by a consumer. 02/10/23 referred to banks</p>
A4177	<p>Hunter -- Relates to the report of suspected financial exploitation No same as SUMM : Add §9-aa, Bank L Relates to the reporting of suspected financial exploitation; requires the superintendent of the department of financial services to develop guidelines relating to reporting suspected financial exploitation; provides that a third party who reports suspected financial abuse shall have immunity from any civil or criminal liability as a result. 02/10/23 referred to banks</p>
A4500	<p>Epstein (MS) -- Establishes the New York title guaranty program and the New York title guaranty corporation; repealer Same as S 4539 RAMOS SUMM : Add Art 10-D Title 4 §§3974 & 3975, Pub Auth L; add §92-j, St Fin L; rpld Art 64, Ins L Establishes the New York title guaranty program to provide title insurance for real property within the state; establishes the New York title guaranty corporation to implement the New York title guaranty program. 02/16/23 referred to corporations, authorities and commissions</p>
A4515	<p>Zebrowski -- Relates to including information concerning repayment of outstanding loans in the standard financial aid award letter Same as S 1137 SANDERS SUMM : Amd §9-w, Bank L Relates to including information concerning repayment of outstanding loans in the standard financial aid award letter. 02/16/23 referred to banks</p>
A4605	<p>Bichotte Hermelyn -- Establishes the state financial literacy fund Same as S 1750 SANDERS SUMM : Add §99-qq, St Fin L; add §803-c, amd §305, Ed L Establishes the state financial literacy fund which provides funding for project grants to organizations in order to establish financial capability and financial literacy programs. products content and/or services for at-risk populations in New York. 02/17/23 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>
S3022	<p>COMRIE -- Requires the mortgage bill of rights pamphlet on residential mortgages No same as SUMM : Add §35, Bank L Requires the development of a mortgage bill of rights pamphlet on residential mortgages; provides such pamphlet shall be posted and printed in the 8 most popularly spoken languages in the state. 01/26/23 REFERRED TO BANKS</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 No same as 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. 01/30/23 REFERRED TO CONSUMER PROTECTION</p>
S3237	<p>SEPULVEDA -- Enacts the "community financial services access and modernization act of 2023" Same as A 480 Cruz 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</p>

	<p>delivery of the expanded financial services currently being offered. 01/30/23 REFERRED TO BANKS</p>
S3246	<p>BRESLIN -- Relates to land banks Same as A 184 Magnarelli 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. 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 No same as 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. Criminal Sanction Impact. 01/30/23 REFERRED TO BANKS</p>
S3299	<p>HOYLMAN-SIGAL -- Relates to the provision of legal representation to certain persons in eviction, ejection and foreclosure proceedings Same as A 78 Rosenthal L SUMM : Add Art 18-C §§723 - 723-f, amd §717, County L Requires counties and/or cities to establish a plan for providing legal counsel to persons who are defendants or respondents in eviction, ejection and foreclosure proceedings and who are financially unable to obtain counsel; defines eligible person as one whose gross individual income is not in excess of one hundred twenty-five percent of the federal income official poverty line; requires the state to match dollar for dollar the amount counties appropriate for their plans. 01/30/23 REFERRED TO LOCAL GOVERNMENT</p>
S3440	<p>SKOUFIS -- Relates to franchise tax on banking corporations Same as A 2195 Kim 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. 01/31/23 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>
S4539	<p>RAMOS -- Establishes the New York title guaranty program and the New York title guaranty corporation; repealer Same as A 4500 Epstein SUMM : Add Art 10-D Title 4 §§3974 & 3975, Pub Auth L; add §92-j, St Fin L; rpld Art 64, Ins L Establishes the New York title guaranty program to provide title insurance for real property within the state; establishes the New York title guaranty corporation to implement the New York title guaranty program. 02/09/23 REFERRED TO CORPORATIONS, AUTHORITIES AND COMMISSIONS</p>