

BILL/BANKERS

Bill No.	
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 damages and reasonable attorney's fees. 02/08/23 referred to judiciary</p>
A3791	<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 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 Same as S 5071 CLEARE 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</p>

	<p>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>
A4124	<p>Pheffer Amato -- Relates to requiring all banks and credit unions to have a notary public available during business hours Same as S 5014 SANDERS SUMM : Add §6-q, Bank L Requires all banks and credit unions to have a notary public available during business hours; permits banks to charge a fee for such service. 02/09/23 referred to banks</p>
A4125	<p>Cunningham -- Prohibits bank investments in bad faith landlords No same as SUMM : Add §13, Bank L Prohibits a state chartered banking institution from providing financing to a landlord who has engaged in certain bad faith acts. 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 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>

A4273	<p>Hyndman -- Imposes a temporary ban on the commencement of mortgage foreclosure actions and the sale of foreclosed properties No same as SUMM : Add §1394, RPAP L Imposes a temporary ban on the commencement of mortgage foreclosure actions and the sale of foreclosed properties for 365 days after the last region or county enters into phase 3 of the governor's reopening plan relating to the COVID-19 pandemic. 02/14/23 referred to judiciary</p>
A4448	<p>Steck -- Establishes the empire state public bank No same as SUMM : Add Art 17 §§254 - 277, St Fin L Relates to establishing the empire state public bank to use the state's depository assets to generate additional benefit for the people and the economy of the state. 02/14/23 referred to banks</p>
A4485	<p>Zebrowski -- Limits the amount of certain credit service charges in motor vehicle retail installment contracts Same as S 4774 SANDERS SUMM : Amd §303, Pers Prop L Limits the amount of certain credit service charges in motor vehicle retail installment contracts. 02/16/23 referred to consumer affairs and protection</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>
A4503	<p>Stirpe -- Relates to financial assistance to small businesses for the purpose of pollution prevention, control and compliance No same as SUMM : Amd §137, Ec Dev L; add §1285-v, Pub Auth L; amd §16-m, UDC Act Relates to financial assistance to small businesses for the purpose of pollution prevention, control and compliance; establishes the small business environmental fund to assist small businesses in leveraging capital from financial institutions to achieve pollution prevention and/or compliance with federal or state environmental laws. 02/16/23 referred to small business</p>
A4515	<p>Zebrowski -- Relates to including information concerning repayment of outstanding loans in the standard financial aid award letter</p>

	<p>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>
A4555	<p>Pretlow -- Prohibits banks from holding for deposit state issued check No same as SUMM : Add §9-e, Bank L Prohibits banks from holding for deposit the funds from checks issued by the state. 02/16/23 referred to banks</p>
A4558	<p>Pretlow -- Authorizes state and municipal agencies to regulate use of geographic information systems materials after the disclosure thereof under freedom of information law No same as SUMM : Amd §87, Pub Off L Authorizes state and municipal agencies to establish rules and regulations for the use, distribution, duplication, sale and resale of geographic information systems materials disclosed under the freedom of information law; authorizes the imposition of fees for copies of such materials which do not exceed the fair market value of the materials; establishes such rules and regulations shall be consistent with those adopted by the committee on open government; authorizes applicants to appeal the reasonableness of any fees imposed therefor. 02/16/23 referred to governmental operations</p>
A4590	<p>Bichotte Hermelyn -- Provides that any charges assessed by a credit card company for late payment shall not exceed five percent of the unpaid balance of any bill or twenty dollars No same as SUMM : Add §518-b, Gen Bus L Provides that any charges assessed by a credit card company for late payment shall not exceed five percent of the unpaid balance of any bill, including any interest thereon, or twenty dollars, whichever amount is less. 02/17/23 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>
S4503	<p>LIU -- Directs the department of financial services to periodically inspect residential real properties for which a lender has a duty to maintain</p>

	<p>No same as</p> <p>SUMM : Amd §§1307, 1308 & 1310, RPAP L Directs the department of financial services to periodically inspect residential real properties for which a lender has a duty to maintain; authorizes the department of financial services or the municipality to impose a \$500 a day civil penalty for the failure of a lender to maintain an abandoned property that it has a duty to maintain; requires such lenders to register with the statewide vacant and abandoned property electronic registry.</p> <p>02/09/23 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p>
S4539	<p>RAMOS -- Establishes the New York title guaranty program and the New York title guaranty corporation; repealer</p> <p>Same as A 4500 Epstein</p> <p>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.</p> <p>02/09/23 REFERRED TO CORPORATIONS, AUTHORITIES AND COMMISSIONS</p>
S4556	<p>KAVANAGH -- Relates to determining when a dwelling is abandoned</p> <p>No same as</p> <p>SUMM : Amd §1971, RPAP L Relates to determining when a dwelling is abandoned.</p> <p>02/10/23 REFERRED TO JUDICIARY</p>
S4619	<p>GRIFFO -- Increases penalties for individuals or companies who engage in the business of cashing checks, drafts or money orders for consideration without a license</p> <p>No same as</p> <p>SUMM : Amd §373, Bank L Increases penalties for individuals or companies who engage in the business of cashing checks, drafts or money orders for consideration without a license; makes such violation a class E felony; provides for a fine of \$2,500 for each transaction.</p> <p>Criminal Sanction Impact.</p> <p>02/13/23 REFERRED TO BANKS</p>
S4684	<p>PARKER -- Requires that notice of increase in mortgage escrow account be given in advance</p> <p>No same as</p> <p>SUMM : Add §5-603, Gen Ob L Provides that a mortgage investing institution that maintains a mortgage on any real property in the state of New York shall give ten days written notice prior to requiring payment of an</p>

	<p>increase in the amount of escrow if the dollar amount of such increase is more than five percent of the total monthly payment; provides that no service charge shall be imposed for the giving of such notice; defines that term "mortgage investing institutions" as any banking organization or other entity engaged in the business of offering mortgage financing to the public or investing in mortgages.</p> <p>02/13/23 REFERRED TO JUDICIARY</p>
S4774	<p>SANDERS -- Limits the amount of certain credit service charges in motor vehicle retail installment contracts Same as A 4485 Zebrowski SUMM : Amd §303, Pers Prop L Limits the amount of certain credit service charges in motor vehicle retail installment contracts. 02/14/23 REFERRED TO CONSUMER PROTECTION</p>
S4860	<p>COMRIE -- Requires senior high schools to provide a course in financial literacy and requires students to complete such course as a condition of graduation Same as A 2298 Jacobson SUMM : Add §802-b, Ed L Requires senior high schools to provide a course in financial literacy; requires students to complete such course as a condition of graduation. 02/16/23 REFERRED TO EDUCATION</p>
S5008	<p>SANDERS -- Prohibits imposition of surcharges at automated teller machines on public university property No same as SUMM : Add §9-uy, Bank L Prohibits imposing surcharges on automated teller machines located on state university of New York or city university of New York property. 02/21/23 REFERRED TO BANKS</p>
S5009	<p>SANDERS -- Limits the liability of a debit cardholder for unauthorized use of a debit card No same as SUMM : Amd §512, Gen Bus L Limits the liability of a debit cardholder for unauthorized use of a debit card. 02/21/23 REFERRED TO CONSUMER PROTECTION</p>
S5010	<p>SANDERS -- Relates to the expiration of right to collect consumer credit debt No same as SUMM : Add §214-k, CPLR Relates to the expiration of right to collect consumer credit debt; includes any attempts made by the creditor, third-party purchaser or other authorized third party to collect such debt. 02/21/23 REFERRED TO JUDICIARY</p>

<p>S5014</p>	<p>SANDERS -- Relates to requiring all banks and credit unions to have a notary public available during business hours Same as A 4124 Pheffer Amato SUMM : Add §6-q, Bank L Requires all banks and credit unions to have a notary public available during business hours; permits banks to charge a fee for such service. 02/21/23 REFERRED TO BANKS</p>
<p>S5016</p>	<p>SANDERS -- Creates the consumer overdraft protection act Same as A 2171 Jean-Pierre 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. 02/21/23 REFERRED TO BANKS</p>
<p>S5071</p>	<p>CLEARE -- Prohibits certain debt arrears from being reported to consumer reporting agencies Same as A 3808 Taylor 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. 02/22/23 REFERRED TO CONSUMER PROTECTION</p>