

**BILL/BANKERS**

<b>Bill No.</b>	
<a href="#">A5841</a>	<p><b>Lavine</b> -- Relates to the language which must be included in mortgage foreclosure notices            Same as S 5829 SALAZAR  <b>SUMM</b> : Amd §1304, RPAP L Relates to the language which must be included in mortgage foreclosure notices; requires lenders, assignees, and mortgage loan servicers to evidence strict compliance with such notice requirements.            03/23/23 referred to judiciary</p>
<a href="#">A5877</a>	<p><b>Weprin</b> -- Relates to reverse mortgage loans; repealer            No same as  <b>SUMM</b> : Amd §§280 &amp; 281, rpld §280-a, RP L; amd §§6-h &amp; 14, Bank L; amd §6501, Ins L; amd §§2426 &amp; 2428, Pub Auth L; amd §252-a, Tax L; amd §131-x, Soc Serv L Relates to reverse mortgage loans for persons 62 years of age and older.            03/23/23 referred to banks</p>
<a href="#">A5890</a>	<p><b>Fahy</b> -- Authorizes municipalities and the department of financial services to seek civil penalties for violations of the duty to maintain a foreclosed property            No same as  <b>SUMM</b> : Amd §1307, RPAP L Authorizes municipalities and the department of financial services to seek civil penalties for violations of the duty to maintain a foreclosed property in an amount of up to \$500 per day for each day such violation persists after the judgement of foreclosure has been issued.            03/24/23 referred to judiciary</p>
<a href="#">A5924</a>	<p><b>Weprin</b> -- Prohibits the imposition of a surcharge by a seller in a sales transaction on a holder who uses a debit card            No same as  <b>SUMM</b> : Amd §518, Gen Bus L Prohibits the imposition of a surcharge by a seller in a sales transaction on a holder who uses a debit card.            03/24/23 referred to consumer affairs and protection</p>
<a href="#">A5938</a>	<p><b>Fahy</b> -- Relates to prosecution by the department of financial services and municipalities of certain violations regarding residential real property            No same as  <b>SUMM</b> : Add §1360, RPAP L Relates to prosecution by the department of financial services (DFS) and municipalities of certain violations regarding residential real property by mortgage lenders and similar entities; directs DFS to promulgate standards of review of whether to prosecute such violations; requires deference to municipalities where both the municipality and DFS are</p>

	<p>authorized to prosecute such a violation; directs payments of civil penalties issued pursuant to such violations to be paid to DFS if DFS is the prosecuting entity.</p> <p>03/24/23 referred to judiciary</p>
<a href="#">A5978</a>	<p><b>Burdick</b> -- Relates to enacting the New York state bank act; repealer</p> <p>No same as</p> <p><b>SUMM</b> : Add Art 17 §§250 - 265, amd §99-ii, St Fin L; rpld §16-ee, UDC Act Enacts the New York state bank act creating the New York state banking authority and New York state bank to serve New York state residents and businesses currently underserved by banking institutions.</p> <p>03/24/23 referred to banks</p>
<a href="#">A6090</a>	<p><b>Anderson</b> -- Includes participation in a banking development district as a factor when assessing a banking institution's record of performance</p> <p>No same as</p> <p><b>SUMM</b> : Amd §28-b, Bank L Includes participation in a banking development district as a factor when assessing a banking institution's record of performance in relation to the Community Reinvestment Act of 1977.</p> <p>04/03/23 referred to banks</p>
<a href="#">A6189</a>	<p><b>Hyndman</b> -- Prohibits foreign banking corporations from issuing payday loans</p> <p>Same as S 2649 COMRIE</p> <p><b>SUMM</b> : 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.</p> <p>04/03/23 referred to banks</p>
<a href="#">A6222</a>	<p><b>Anderson</b> -- Creates a banking development district working group</p> <p>No same as</p> <p><b>SUMM</b> : Add §96-dd, amd §96-d, Bank L Creates a banking development district working group to assess the banking development district program and provide an annual report to the governor and legislature on the strengths and weaknesses of such program; defines unbanked and underbanked.</p> <p>04/03/23 referred to banks</p>
<a href="#">A6319</a>	<p><b>Solages</b> -- Relates to data privacy protection; establishes the privacy and security victims relief fund</p> <p>No same as</p>

	<p><b>SUMM</b> : Add Art 45 Title I §§1500 &amp; 1501, Title II §§1510 - 1513, Title III §§1520 - 1529, Title IV §§1540 - 1544, Title V §§1550 - 1554, Gen Bus L; add §85, St Fin L Establishes consumers' foundational data privacy rights; creates oversight mechanisms; establishes enforcement mechanisms; establishes the privacy and security victims relief fund. 04/03/23 referred to science and technology</p>
<a href="#">A6320</a>	<p><b>Zebrowski</b> -- Relates to establishing limitations on bank accounts after such accounts have been closed Same as S 1065 MAYER <b>SUMM</b> : Amd §9-i, Bank L Relates to establishing limitations on bank accounts after such accounts have been closed including opening or re-opening such account, requesting a deposit or withdrawal or assessing certain fees. 04/04/23 referred to banks</p>
<a href="#">S5972</a>	<p><b>SANDERS</b> -- Authorizes the department of financial services to prescribe by regulation the order of payment of checks and other debts, insufficient funds charges and return deposit item charges Same as A 5519 Hunter <b>SUMM</b> : Amd §9-y, Bank L Authorizes the department of financial services to prescribe by regulation the order of payment of checks and other debts, insufficient funds charges and return deposit item charges. 03/24/23 REFERRED TO BANKS</p>
<a href="#">S5990</a>	<p><b>SANDERS</b> -- Relates to authorizing small business tax-deferred savings accounts No same as <b>SUMM</b> : Add §138-a, Ec Dev L; amd §§208 &amp; 612, Tax L Relates to authorizing small business tax-deferred savings accounts. 03/24/23 REFERRED TO COMMERCE, ECONOMIC DEVELOPMENT AND SMALL BUSINESS</p>
<a href="#">S6134</a>	<p><b>PARKER</b> -- Establishes a task force to study the impact of a state-issued cryptocurrency on the state of New York Same as A 2599 Vanel <b>SUMM</b> : Establishes a task force to study the impact of a state-issued cryptocurrency on the state of New York. 03/30/23 REFERRED TO FINANCE</p>
<a href="#">S6270</a>	<p><b>SANDERS</b> -- Relates to criteria for the establishment of banking development districts Same as A 5516 Hunter <b>SUMM</b> : Amd §96-d, Bank L Provides that a community which is underbanked shall be criteria for the establishment of banking development districts. 04/11/23 REFERRED TO BANKS</p>

<a href="#">S6271</a>	<p><b>SANDERS</b> -- Relates to minority depository institutions which apply to establish a home or branch office in an unbanked or underbanked community Same as A 5521 Hunter</p> <p><b>SUMM</b> : Amd §96-d, Bank L Relates to minority depository institutions which apply to establish a home or branch office in an unbanked or underbanked community; provides that such institutions shall be entitled to receive deposits from the state comptroller and the commissioner of taxation and finance.</p> <p>04/11/23 REFERRED TO BANKS</p>
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