

BILL/BANKERS

Bill No.	
A900A	<p>McDonald -- Relates to mortgage guaranty insurance Currently on Assembly Committee Agenda Insurance (WEPRIN) 10:00 AM, Wednesday, May 17, 2023 Room 714 LOB Same as S 3592 BRESLIN AN ACT to amend the insurance law, in relation to mortgage guaranty insurance 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.</p>
A1480A	<p>Carroll -- Prohibits consumer reporting agencies and lenders from using an individual's late payment of cashless tolls to determine their credit worthiness Currently on Assembly Committee Agenda Consumer Affairs and Protection (ROZIC) 1:30 PM, Tuesday, May 16, 2023 Room 942 LOB Same as S 1109-A COMRIE AN ACT to amend the general business law and the banking law, in relation to prohibiting a consumer reporting agency or lender from using an individual's late payment of cashless tolls to determine such individual's credit worthiness SUMM : Amd §380-j, Gen Bus L; amd §352, Bank L Prohibits consumer reporting agencies and lenders from using an individual's late payment of cashless tolls to determine their credit worthiness.</p>
A6656	<p>Weinstein -- Relates to the theft of real property and protecting victims of real property theft Currently on Assembly Committee Agenda Judiciary (LAVINE) 10:00 AM, Tuesday, May 16, 2023 Room 832 LOB Same as S 6577 KAVANAGH AN ACT to amend the real property actions and proceedings law, the real property law, the criminal procedure law, and the civil practice law and rules, in relation to the theft of real property and protections for victims of real property theft SUMM : Add §756-a, amd §1501, RPAP L; amd §§265-a, 265-b & 266, RP L; amd §420.45, CP L; amd §6501, CPLR Relates to the theft of real</p>

	<p>property; provides certain protections for victims of real property theft; authorizes a stay of foreclosure proceedings pending an investigation into theft or fraud.</p>
A6672A	<p>Epstein -- Establishes venue in actions to recover student debt Currently on Assembly Committee Agenda Judiciary (LAVINE) 10:00 AM, Tuesday, May 16, 2023 Room 832 LOB Same as S 586-A KRUEGER AN ACT to amend the civil practice law and rules, in relation to establishing venue in actions to recover student debt SUMM : Amd §503, CPLR Establishes venue in actions to recover student debt; provides that in actions to recover student debt owed to the state of New York, the place of trial shall be the residence of the defendant, if one resides in the state.</p>
S666	<p>KAVANAGH -- Relates to licensing consumer debt collectors Currently on Senate Committee Agenda Senate Standing Committee on Banks Senator James Sanders, Chair 10:30 AM, Tuesday, May 16, 2023 Room 710 LOB No same as AN ACT to amend the banking law and the civil practice law and rules, in relation to licensing consumer debt collectors SUMM : Add Art 7 §§295 - 306, amd §§36 & 44, Bank L; amd §3218, add §5022, CPLR Relates to licensing consumer debt collectors; sets minimum standards and regulations; establishes penalties for violations.</p>
S1453	<p>SANDERS -- Allows credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations Currently on Senate Committee Agenda Senate Standing Committee on Finance Senator Liz Krueger, Chair 11:00 AM, Tuesday, May 16, 2023 Room 124 CAP Same as A 3246-A Hunter AN ACT to amend the general municipal law and the banking law, in relation to allowing credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations; to direct the department of financial services to conduct a study and issue a report concerning the impact of allowing certain</p>

	<p>financial institutions to accept local government public deposits; and providing for the repeal of certain provisions upon the expiration thereof</p> <p>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.</p>
S1690	<p>SANDERS -- Relates to the capital access program</p> <p>Currently on Senate Committee Agenda</p> <p>Senate Standing Committee on Banks Senator James Sanders, Chair 10:30 AM, Tuesday, May 16, 2023 Room 710 LOB Same as A 6716 Hunter</p> <p>AN ACT to amend the banking law and the New York state urban development corporation act, in relation to the capital access program</p> <p>SUMM : Amd §212, Bank L; amd §16-k, UDC Act Relates to the capital access program; focuses on minority business enterprises and small businesses located in highly distressed areas to assist them in processing and being approved for qualifying program loans; requires the engagement in outreach and marketing to financial institutions to increase awareness of the program.</p>
S3237	<p>SEPULVEDA -- Enacts the "community financial services access and modernization act of 2023"</p> <p>Currently on Senate Committee Agenda</p> <p>Senate Standing Committee on Banks Senator James Sanders, Chair 10:30 AM, Tuesday, May 16, 2023 Room 710 LOB Same as A 480 Cruz</p> <p>AN ACT to amend the banking law, in relation to enacting the "community financial services access and modernization act of 2023"; and providing for the repeal of certain provisions upon expiration thereof</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>
S5056	<p>THOMAS -- Relates to creating a private education debt registry</p> <p>Currently on Senate Committee Agenda</p> <p>Senate Standing Committee on Banks Senator James Sanders, Chair</p>

	<p>10:30 AM, Tuesday, May 16, 2023 Room 710 LOB Same as A 5286 Epstein AN ACT to amend the financial services law, in relation to creating a private education debt registry SUMM : Add Art 9 §§901 - 905, Fin Serv L Directs the superintendent of financial services to create a private education debt registry which shall contain information and documentation relating to loans issued by creditors including interest rates and copies of the notes and instruments used by such creditors for education loans.</p>
S6270	<p>SANDERS -- Relates to criteria for the establishment of banking development districts Currently on Senate Committee Agenda Senate Standing Committee on Banks Senator James Sanders, Chair 10:30 AM, Tuesday, May 16, 2023 Room 710 LOB Same as A 5516 Hunter AN ACT to amend the banking law, in relation to criteria for the establishment of banking development districts SUMM : Amd §96-d, Bank L Provides that a community which is underbanked shall be criteria for the establishment of banking development districts.</p>
S6271	<p>SANDERS -- Relates to minority depository institutions which apply to establish a home or branch office in an unbanked or underbanked community Currently on Senate Committee Agenda Senate Standing Committee on Banks Senator James Sanders, Chair 10:30 AM, Tuesday, May 16, 2023 Room 710 LOB Same as A 5521 Hunter AN ACT to amend the banking law, in relation to minority depository institutions which apply to establish a home or branch office in an unbanked or underbanked community SUMM : 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>

[S6648](#)

SANDERS -- Includes participation in a banking development district as a factor when assessing a banking institution's record of performance

Currently on Senate Committee Agenda

Senate Standing Committee on Banks

Senator James Sanders, Chair

10:30 AM, Tuesday, May 16, 2023

Room 710 LOB

Same as A 6090 Anderson

AN ACT to amend the banking law, in relation to including participation in a banking development district as a factor when assessing a banking institution's record of performance

SUMM : 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.