

HB3920



101ST GENERAL ASSEMBLY

State of Illinois

2019 and 2020

HB3920

Introduced 10/21/2019, by Rep. Kambium Buckner

SYNOPSIS AS INTRODUCED:

815 ILCS 505/2WWW new

Amends the Consumer Fraud and Deceptive Business Practices Act. Provides that it is an unlawful practice to send to a consumer an unsolicited check that, when cashed, obligates the recipient to repay the amount of the check plus interest and fees. Provides that the provision does not apply to a transaction in which a consumer has submitted an application for, or requested an extension of, credit from the person before receiving the check or instrument, or when the consumer has an existing relationship with the person.

LRB101 14626 TAE 63537 b

A BILL FOR

1 AN ACT concerning business.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Consumer Fraud and Deceptive Business
5 Practices Act is amended by adding Section 2WWW as follows:

6 (815 ILCS 505/2WWW new)

7 Sec. 2WWW. Unsolicited checks.

8 (a) No person shall deliver to a consumer an unsolicited
9 check payable to the consumer that, upon cashing, obligates the
10 consumer to repay the amount of the check plus interest and
11 fees.

12 (b) This Section does not apply to a transaction in which a
13 consumer has submitted an application for, or requested an
14 extension of, credit from the person before receiving the check
15 or instrument, or when the consumer has an existing
16 relationship with the person.

17 (c) A person who violates this Section commits an unlawful
18 practice within the meaning of this Act.