



**93RD GENERAL ASSEMBLY**  
**State of Illinois**  
**2003 and 2004**

Introduced 02/09/04, by Sara Feigenholtz

**SYNOPSIS AS INTRODUCED:**

815 ILCS 505/200 new

Amends the Consumer Fraud and Deceptive Business Practices Act. Makes it is an unlawful practice within the meaning of the Act for a financial institution to record the driver's license number, social security number, or account balance of an account holder of the financial institution on a check presented by the account holder to the financial institution.

LRB093 16460 WGH 42100 b

1 AN ACT concerning business transactions.

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 200 as follows:

6 (815 ILCS 505/200 new)

7 Sec. 200. Information recorded on checks; prohibition.

8 (a) It is an unlawful practice within the meaning of this  
9 Act for a financial institution to record the driver's license  
10 number, social security number, or account balance of an  
11 account holder of the financial institution on a check  
12 presented by the account holder to the financial institution.

13 (b) As used in this Section:

14 "Financial institution" means (i) any bank subject to the  
15 Illinois Banking Act, any savings bank subject to the Savings  
16 Bank Act, any savings and loan association subject to the  
17 Illinois Savings and Loan Act of 1985, or any credit union  
18 subject to the Illinois Credit Union Act; or (ii) any federally  
19 chartered commercial bank, savings bank, savings and loan  
20 association, or credit union organized and operated in this  
21 State under the laws of the United States.

22 "Check" means a writing that (i) complies with the  
23 requirements of Section 3-104 of the Uniform Commercial Code  
24 and (ii) is payable by a third party to an account holder.

25 "Account holder" means a person having a deposit account in  
26 a financial institution.