- 1 AN ACT in relation to certain financial service
- 2 providers.
- 3 Be it enacted by the People of the State of Illinois,
- 4 represented in the General Assembly:
- 5 Section 5. The Illinois Banking Act is amended by adding
- 6 Section 5f as follows:
- 7 (205 ILCS 5/5f new)
- 8 Sec. 5f. Non-English language transactions. A bank may
- 9 <u>conduct transactions in a language other than English through</u>
- 10 <u>an employee or agent acting as interpreter or through an</u>
- interpreter provided by the customer.
- 12 Section 10. The Illinois Bank Holding Company Act of
- 13 1957 is amended by adding Section 3.10 as follows:
- 14 (205 ILCS 10/3.10 new)
- 15 <u>Sec. 3.10. Non-English language transactions. A bank</u>
- 16 <u>holding company may conduct transactions in a language other</u>
- 17 <u>than English through an employee or agent acting as</u>
- 18 <u>interpreter</u> or through an interpreter provided by the
- 19 <u>customer</u>.
- 20 Section 15. The Illinois Savings and Loan Act of 1985 is
- 21 amended by adding Section 1-6e as follows:
- 22 (205 ILCS 105/1-6e new)
- Sec. 1-6e. Non-English language transactions. An
- 24 <u>association may conduct transactions in a language other than</u>
- 25 English through an employee or agent acting as interpreter or
- 26 <u>through an interpreter provided by the customer.</u>

- 1 Section 20. The Savings Bank Act is amended by adding
- 2 Section 1008.05 as follows:
- 3 (205 ILCS 205/1008.05 new)
- 4 Sec. 1008.05. Non-English language transactions. A
- 5 <u>savings bank may conduct transactions in a language other</u>
- 6 than English through an employee or agent acting as
- 7 <u>interpreter</u> or through an interpreter provided by the
- 8 <u>customer</u>.
- 9 Section 25. The Illinois Credit Union Act is amended by
- 10 adding Section 13a as follows:
- 11 (205 ILCS 305/13a new)
- 12 <u>Sec. 13a. Non-English language transactions. A credit</u>
- 13 <u>union may conduct transactions in a language other than</u>
- 14 English through an employee or agent acting as interpreter or
- through an interpreter provided by the customer.
- 16 Section 30. The Corporate Fiduciary Act is amended by
- 17 adding Section 1-6a as follows:
- 18 (205 ILCS 620/1-6a new)
- 19 <u>Sec. 1-6a. Non-English language transactions. A</u>
- 20 <u>corporate fiduciary may conduct transactions in a language</u>
- 21 <u>other than English through an employee or agent acting as</u>
- 22 <u>interpreter or through an interpreter provided by the</u>
- 23 <u>customer</u>.
- 24 Section 35. The Foreign Banking Office Act is amended by
- 25 adding Section 3.5 as follows:
- 26 (205 ILCS 645/3.5 new)
- 27 <u>Sec. 3.5. Non-English language transactions. A foreign</u>

- 1 banking corporation may conduct transactions in a language
- 2 <u>other than English through an employee or agent acting as</u>
- 3 <u>interpreter or through an interpreter provided by the</u>
- 4 <u>customer</u>.
- 5 Section 40. The Foreign Bank Representative Office Act
- 6 is amended by adding Section 7.5 as follows:
- 7 (205 ILCS 650/7.5 new)
- 8 <u>Sec. 7.5. Non-English language transactions. A foreign</u>
- 9 <u>bank representative office may conduct transactions in a</u>
- 10 <u>language other than English through an employee or agent</u>
- 11 <u>acting</u> as <u>interpreter</u> or through an <u>interpreter</u> provided by
- 12 <u>the customer.</u>
- 13 Section 45. The Consumer Installment Loan Act is amended
- 14 by adding Section 16c as follows:
- 15 (205 ILCS 670/16c new)
- 16 <u>Sec. 16c. Non-English language transactions. A licensee</u>
- 17 <u>may conduct transactions in a language other than English</u>
- 18 through an employee or agent acting as interpreter or through
- an interpreter provided by the customer.
- 20 Section 50. The Illinois Insurance Code is amended by
- 21 changing Section 155.32 as follows:
- 22 (215 ILCS 5/155.32)
- Sec. 155.32. Policy explanations; language other than
- 24 English.
- 25 (a) A company, as defined in Section 132.2 of this Code,
- 26 <u>may conduct transactions in a language other than English</u>
- 27 <u>through an employee or agent acting as interpreter or through</u>
- 28 <u>an interpreter provided by the customer.</u>

- 1 (b) An insurance carrier licensed to provide insurance
- 2 as defined in subsections (a) and (b) of Section 143.13 of
- 3 this Code may provide insurance policies, endorsements,
- 4 riders, and any explanatory or advertising material in a
- 5 language other than English. In the event of a dispute or
- 6 complaint regarding the insurance or advertising material,
- 7 the English language version of the insurance coverage shall
- 8 control the resolution of the dispute or complaint.
- 9 (Source: P.A. 90-401, eff. 1-1-98.)
- 10 Section 55. The Title Insurance Act is amended by adding
- 11 Section 24.5 as follows:
- 12 (215 ILCS 155/24.5 new)
- 13 <u>Sec. 24.5. Non-English language transactions. A title</u>
- 14 <u>insurance company</u>, title insurance agent, or independent
- 15 <u>escrowee may conduct transactions in a language other than</u>
- 16 English through an employee or agent acting as interpreter or
- through an interpreter provided by the customer.
- 18 Section 60. The Illinois Securities Law of 1953 is
- 19 amended by adding Section 8c as follows:
- 20 (815 ILCS 5/8c new)
- 21 <u>Sec. 8c. Non-English language transactions. A person</u>
- 22 <u>subject to registration under Section 8 of this Act may</u>
- 23 <u>conduct transactions in a language other than English through</u>
- 24 <u>an employee or agent acting as interpreter or through an</u>
- interpreter provided by the customer.
- 26 Section 99. Effective date. This Act takes effect upon
- 27 becoming law.