

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 conduct transactions in a language other than English through
10 an employee or agent acting as interpreter or through an
11 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 Sec. 3.10. Non-English language transactions. A bank
16 holding company may conduct transactions in a language other
17 than English through an employee or agent acting as
18 interpreter or through an interpreter provided by the
19 customer.

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)

23 Sec. 1-6e. Non-English language transactions. An
24 association may conduct transactions in a language other than
25 English through an employee or agent acting as interpreter or
26 through an interpreter provided by the customer.

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 savings bank may conduct transactions in a language other
6 than English through an employee or agent acting as
7 interpreter or through an interpreter provided by the
8 customer.

9 Section 25. The Illinois Credit Union Act is amended by
10 adding Section 13a as follows:

11 (205 ILCS 305/13a new)

12 Sec. 13a. Non-English language transactions. A credit
13 union may conduct transactions in a language other than
14 English through an employee or agent acting as interpreter or
15 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 Sec. 1-6a. Non-English language transactions. A
20 corporate fiduciary may conduct transactions in a language
21 other than English through an employee or agent acting as
22 interpreter or through an interpreter provided by the
23 customer.

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 Sec. 3.5. Non-English language transactions. A foreign

1 banking corporation may conduct transactions in a language
 2 other than English through an employee or agent acting as
 3 interpreter or through an interpreter provided by the
 4 customer.

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 Sec. 7.5. Non-English language transactions. A foreign
 9 bank representative office may conduct transactions in a
 10 language other than English through an employee or agent
 11 acting as interpreter or through an interpreter provided by
 12 the customer.

13 Section 45. The Consumer Installment Loan Act is amended
 14 by adding Section 16c as follows:

15 (205 ILCS 670/16c new)

16 Sec. 16c. Non-English language transactions. A licensee
 17 may conduct transactions in a language other than English
 18 through an employee or agent acting as interpreter or through
 19 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)

23 Sec. 155.32. Policy explanations; language other than
 24 English.

25 (a) A company, as defined in Section 132.2 of this Code,
 26 may conduct transactions in a language other than English
 27 through an employee or agent acting as interpreter or through
 28 an interpreter provided by the customer.

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 Sec. 24.5. Non-English language transactions. A title
 14 insurance company, title insurance agent, or independent
 15 escrowee may conduct transactions in a language other than
 16 English through an employee or agent acting as interpreter or
 17 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 Sec. 8c. Non-English language transactions. A person
 22 subject to registration under Section 8 of this Act may
 23 conduct transactions in a language other than English through
 24 an employee or agent acting as interpreter or through an
 25 interpreter provided by the customer.

26 Section 99. Effective date. This Act takes effect upon
 27 becoming law.