



SENATE JOURNAL

STATE OF ILLINOIS

**ONE HUNDRED FOURTH GENERAL
ASSEMBLY**

95TH LEGISLATIVE DAY

TUESDAY, APRIL 28, 2026

12:24 O'CLOCK P.M.

SENATE
Daily Journal Index
95th Legislative Day

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The Senate met pursuant to adjournment.

Senator Linda Holmes, Aurora, Illinois, presiding.

Prayer by Pastor Scott Marsh, Texas Christian Church, Clinton, Illinois and Maroa Christian Church, Maroa, Illinois.

Senator Johnson led the Senate in the Pledge of Allegiance.

The Journal of Friday, April 10, 2026, was being read when on motion of Senator Glowiak Hilton, further reading of same was dispensed with, and unless some Senator had corrections to offer, the Journal would stand approved. No corrections being offered, the Journal was ordered to stand approved.

The Journal of Tuesday, April 14, 2026, was being read when on motion of Senator Glowiak Hilton, further reading of same was dispensed with, and unless some Senator had corrections to offer, the Journal would stand approved. No corrections being offered, the Journal was ordered to stand approved.

Senator Glowiak Hilton moved that reading and approval of the Journals of Thursday, April 16, 2026, Friday, April 17, 2026, Tuesday, April 21, 2026 and Wednesday, April 22, 2026, be postponed, pending arrival of the printed Journals.

The motion prevailed.

LEGISLATIVE MEASURES FILED

The following Floor amendment to the House Bill listed below has been filed with the Secretary and referred to the Committee on Assignments:

Amendment No. 1 to House Bill 5364

The following Floor amendments to the Senate Bills listed below have been filed with the Secretary and referred to the Committee on Assignments:

Amendment No. 1 to Senate Bill 598

Amendment No. 1 to Senate Bill 958

Amendment No. 4 to Senate Bill 1327

Amendment No. 3 to Senate Bill 2790

Amendment No. 6 to Senate Bill 3104

Amendment No. 7 to Senate Bill 3104

Amendment No. 4 to Senate Bill 3208

Amendment No. 1 to Senate Bill 3404

Amendment No. 2 to Senate Bill 3404

Amendment No. 1 to Senate Bill 4025

Amendment No. 2 to Senate Bill 4025

The following Committee amendments to the House Bills listed below have been filed with the Secretary and referred to the Committee on Assignments:

Amendment No. 1 to House Bill 2584

Amendment No. 2 to House Bill 2955

Amendment No. 1 to House Bill 3175

Amendment No. 1 to House Bill 5552

Amendment No. 1 to House Bill 5574

The following Committee amendments to the Senate Bills listed below have been filed with the Secretary and referred to the Committee on Assignments:

Amendment No. 1 to Senate Bill 1314

Amendment No. 1 to Senate Bill 1700

Amendment No. 1 to Senate Bill 1940
Amendment No. 1 to Senate Bill 3247
Amendment No. 1 to Senate Bill 3478
Amendment No. 1 to Senate Bill 3799
Amendment No. 2 to Senate Bill 3830
Amendment No. 1 to Senate Bill 3922
Amendment No. 2 to Senate Bill 4039

REPORTS RECEIVED

The Secretary placed before the Senate the following reports:

Reporting Requirement of 50 ILCS 707/15 (Law Enforcement Camera Grant Act), submitted by the Lake Forest Police Department.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Lake in the Hills Police Department.

IDHS EBT Theft Claim Report 2025, submitted by the Department of Human Services.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Newman Police Department.

Reporting Requirement of 50 ILCS 707/15 (Law Enforcement Camera Grant Act), submitted by the Newman Police Department.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Belvidere Police Department.

Reporting Requirement of 50 ILCS 707/15 (Law Enforcement Camera Grant Act), submitted by the Belvidere Police Department.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Coal City Police Department.

Reporting Requirement of 50 ILCS 707/15 (Law Enforcement Camera Grant Act), submitted by the Coal City Police Department.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Bellwood Police Department.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Mazon Police Department.

Reporting Requirement of 50 ILCS 707/15 (Law Enforcement Camera Grant Act), submitted by the Mazon Police Department.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Darien Police Department.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Hickory Hills Police Department.

[April 28, 2026]

Reporting Requirement of 50 ILCS 707/15 (Law Enforcement Camera Grant Act), submitted by the Hickory Hills Police Department.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Lake County Sheriff's Office.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Batavia Police Department.

IDHS Annual Report of Rates and Units of Service Purchased, submitted by the Department of Human Services.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Jacksonville Police Department.

Reporting Requirement of 50 ILCS 707/15 (Law Enforcement Camera Grant Act), submitted by the Jacksonville Police Department.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Spring Grove Police Department.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Minier Police Department.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Northbrook Police Department.

Reporting Requirement of 50 ILCS 707/15 (Law Enforcement Camera Grant Act), submitted by the Mundelein Police Department.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Mundelein Police Department.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Hopedale Police Department.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the South Barrington Police Department.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Forest Preserve District of Will County Police Department.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Cook County Sheriff's Office.

ICJIA Community-Based Corrections Task Force Report, submitted by the Illinois Criminal Justice Information Authority.

IEPA Microplastics Report 2024, submitted by the Illinois Environmental Protection Agency.

Reporting Requirement of 50 ILCS 707/20 (Law Enforcement Camera Grant Act), submitted by the Crystal Lake Police Department.

The foregoing reports were ordered received and placed on file in the Secretary's Office.

[April 28, 2026]

MESSAGES FROM THE PRESIDENT

**OFFICE OF THE SENATE PRESIDENT
DON HARMON
STATE OF ILLINOIS**

327 STATE CAPITOL
SPRINGFIELD, ILLINOIS 62706
217-782-2728

April 24, 2026

Mr. Tim Anderson
Secretary of the Senate
Room 058 State House
Springfield, IL 62706

Dear Mr. Secretary:

Pursuant to the Senate Rule 2-10, I hereby extend the committee deadline and 3rd reading deadline to May 15, 2026 for the following bills:

SB0013	SB2713	SB3181	SB3497	SB3530	SB3762
SB0066	SB2726	SB3287	SB3501	SB3674	SB3821
SB1700	SB3084	SB3392	SB3503	SB3707	SB3899
SB2440	SB3118	SB3461	SB3504	SB3753	SB4038

Sincerely,
s/Don Harmon
Don Harmon
Senate President

cc: Senate Republican Leader John F. Curran

**OFFICE OF THE SENATE PRESIDENT
DON HARMON
STATE OF ILLINOIS**

327 STATE CAPITOL
SPRINGFIELD, ILLINOIS 62706
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April 24, 2026

Mr. Tim Anderson
Secretary of the Senate
Room 058 State House
Springfield, IL 62706

Dear Mr. Secretary:

Pursuant to the Senate Rule 2-10, I hereby extend the committee deadline and 3rd reading deadline to May 15, 2026 for the following bills:

SB0033 SB1802 SB2652 SB2819 SB2983 SB3088 SB3206 SB3296 SB3435 SB3622 SB3810 SB4004
SB0053 SB1815 SB2653 SB2823 SB2993 SB3095 SB3219 SB3297 SB3439 SB3628 SB3811 SB4015

[April 28, 2026]

SB0060 SB1858 SB2657 SB2840 SB2994 SB3096 SB3220 SB3298 SB3444 SB3631 SB3816 SB4016
 SB0085 SB1889 SB2659 SB2843 SB2995 SB3097 SB3225 SB3299 SB3454 SB3634 SB3820 SB4019
 SB0087 SB1995 SB2664 SB2844 SB2996 SB3098 SB3230 SB3300 SB3455 SB3654 SB3830 SB4027
 SB0127 SB1996 SB2667 SB2845 SB2997 SB3109 SB3231 SB3303 SB3466 SB3659 SB3837 SB4035
 SB0143 SB2085 SB2671 SB2866 SB2998 SB3120 SB3232 SB3307 SB3492 SB3662 SB3870 SB4042
 SB0180 SB2101 SB2677 SB2875 SB3017 SB3127 SB3240 SB3312 SB3502 SB3673 SB3879 SB4046
 SB0295 SB2121 SB2714 SB2877 SB3022 SB3132 SB3241 SB3328 SB3511 SB3678 SB3890 SB4048
 SB1206 SB2157 SB2723 SB2885 SB3025 SB3133 SB3244 SB3346 SB3514 SB3683 SB3898
 SB1224 SB2158 SB2752 SB2888 SB3027 SB3134 SB3247 SB3348 SB3518 SB3690 SB3901
 SB1326 SB2165 SB2759 SB2889 SB3030 SB3135 SB3252 SB3358 SB3548 SB3702 SB3909
 SB1423 SB2170 SB2760 SB2897 SB3046 SB3148 SB3253 SB3364 SB3552 SB3716 SB3919
 SB1460 SB2171 SB2764 SB2903 SB3057 SB3153 SB3257 SB3367 SB3558 SB3725 SB3923
 SB1564 SB2181 SB2775 SB2904 SB3058 SB3160 SB3261 SB3368 SB3571 SB3733 SB3945
 SB1577 SB2255 SB2781 SB2917 SB3059 SB3176 SB3262 SB3377 SB3590 SB3735 SB3948
 SB1634 SB2273 SB2795 SB2927 SB3060 SB3180 SB3263 SB3384 SB3596 SB3736 SB3968
 SB1665 SB2279 SB2800 SB2930 SB3061 SB3182 SB3264 SB3394 SB3601 SB3761 SB3977
 SB1719 SB2413 SB2801 SB2931 SB3062 SB3188 SB3278 SB3423 SB3602 SB3803 SB3983
 SB1786 SB2636 SB2815 SB2967 SB3069 SB3201 SB3284 SB3428 SB3603 SB3809 SB3984

Sincerely,
 s/Don Harmon
 Don Harmon
 Senate President

cc: Senate Republican Leader John F. Curran

**OFFICE OF THE SENATE PRESIDENT
 DON HARMON
 STATE OF ILLINOIS**

327 STATE CAPITOL
 SPRINGFIELD, ILLINOIS 62706
 217-782-2728

April 24, 2026

Mr. Tim Anderson
 Secretary of the Senate
 Room 058 State House
 Springfield, IL 62706

Dear Mr. Secretary:

Pursuant to the Senate Rule 2-10, I hereby extend the committee deadline and 3rd reading deadline to May 15, 2026 for the following bills:

SB0041	SB2787	SB3200	SB3505	SB4026
SB1579	SB2906	SB3366	SB3777	SB4039
SB1796	SB2958	SB3380	SB3922	
SB1940	SB3070	SB3421	SB3950	
SB2739	SB3116	SB3498	SB3974	

Sincerely,
 s/Don Harmon
 Don Harmon
 Senate President

[April 28, 2026]

cc: Senate Republican Leader John F. Curran

**OFFICE OF THE SENATE PRESIDENT
DON HARMON
STATE OF ILLINOIS**

327 STATE CAPITOL
SPRINGFIELD, ILLINOIS 62706
217-782-2728

April 24, 2026

Mr. Tim Anderson
Secretary of the Senate
Room 058 State House
Springfield, IL 62706

Dear Mr. Secretary:

Pursuant to the Senate Rule 2-10, I hereby extend the committee deadline and 3rd reading deadline to May 15, 2026 for the following bills:

SB0062	SB1813	SB2744	SB2855	SB3068	SB3457	SB3638	SB3802	SB3939
SB0133	SB1821	SB2745	SB2856	SB3072	SB3483	SB3642	SB3828	SB3940
SB0148	SB2083	SB2750	SB2862	SB3108	SB3494	SB3646	SB3843	SB3944
SB0178	SB2084	SB2751	SB2871	SB3158	SB3499	SB3665	SB3848	SB3946
SB0194	SB2089	SB2763	SB2898	SB3169	SB3513	SB3692	SB3849	SB3959
SB0219	SB2095	SB2776	SB2920	SB3204	SB3515	SB3710	SB3851	SB4007
SB1314	SB2097	SB2779	SB2929	SB3216	SB3535	SB3738	SB3852	SB4017
SB1433	SB2163	SB2798	SB2963	SB3217	SB3539	SB3765	SB3853	SB4018
SB1492	SB2263	SB2830	SB3010	SB3236	SB3541	SB3783	SB3865	SB4029
SB1505	SB2277	SB2833	SB3039	SB3283	SB3567	SB3785	SB3868	SB4030
SB1543	SB2382	SB2834	SB3041	SB3387	SB3592	SB3786	SB3869	
SB1647	SB2670	SB2839	SB3043	SB3420	SB3614	SB3788	SB3894	
SB1694	SB2701	SB2849	SB3050	SB3425	SB3619	SB3790	SB3908	
SB1695	SB2706	SB2853	SB3065	SB3436	SB3625	SB3791	SB3918	
SB1750	SB2721	SB2854	SB3067	SB3443	SB3635	SB3799	SB3934	

Sincerely,
s/Don Harmon
Don Harmon
Senate President

cc: Senate Republican Leader John F. Curran

**OFFICE OF THE SENATE PRESIDENT
DON HARMON
STATE OF ILLINOIS**

327 STATE CAPITOL
SPRINGFIELD, ILLINOIS 62706
217-782-2728

[April 28, 2026]

April 24, 2026

Mr. Tim Anderson
 Secretary of the Senate
 Room 058 State House
 Springfield, IL 62706

Dear Mr. Secretary:

Pursuant to the Senate Rule 2-10, I hereby extend the committee deadline and 3rd reading deadline to May 15, 2026 for the following bills:

SB0079	SB1778	SB2374	SB2803	SB2860	SB2942	SB3047	SB3202	SB3317
SB0228	SB1804	SB2520	SB2807	SB2863	SB2946	SB3080	SB3227	SB3335
SB0241	SB1847	SB2647	SB2809	SB2864	SB2954	SB3100	SB3254	SB3337
SB0294	SB1851	SB2678	SB2810	SB2865	SB2959	SB3110	SB3260	SB3339
SB1225	SB1860	SB2688	SB2811	SB2869	SB2965	SB3119	SB3267	SB3343
SB1246	SB1926	SB2742	SB2812	SB2873	SB2969	SB3150	SB3274	SB3355
SB1273	SB1927	SB2754	SB2813	SB2874	SB2975	SB3151	SB3276	SB3357
SB1398	SB2122	SB2755	SB2814	SB2883	SB2977	SB3154	SB3277	SB3360
SB1521	SB2185	SB2766	SB2817	SB2893	SB2981	SB3156	SB3279	SB3406
SB1525	SB2190	SB2767	SB2835	SB2894	SB2982	SB3163	SB3289	SB3407
SB1615	SB2193	SB2778	SB2841	SB2900	SB3009	SB3165	SB3294	SB3410
SB1637	SB2250	SB2780	SB2847	SB2901	SB3012	SB3166	SB3306	SB3413
SB1657	SB2315	SB2788	SB2848	SB2905	SB3033	SB3167	SB3309	SB3426
SB1755	SB2327	SB2792	SB2851	SB2911	SB3038	SB3168	SB3315	SB3432
SB1771	SB2350	SB2794	SB2852	SB2928	SB3045	SB3185	SB3316	SB3459
SB3460	SB3523	SB3594	SB3663	SB3687	SB3754	SB3832	SB3924	SB4023
SB3462	SB3528	SB3598	SB3664	SB3701	SB3755	SB3833	SB3954	SB4032
SB3464	SB3532	SB3605	SB3667	SB3712	SB3756	SB3835	SB3955	SB4041
SB3472	SB3537	SB3613	SB3668	SB3714	SB3767	SB3854	SB3957	SB4044
SB3473	SB3538	SB3615	SB3670	SB3717	SB3768	SB3855	SB3962	SB4050
SB3474	SB3546	SB3617	SB3675	SB3721	SB3797	SB3867	SB3971	
SB3478	SB3553	SB3621	SB3679	SB3727	SB3804	SB3881	SB3972	
SB3482	SB3554	SB3624	SB3681	SB3740	SB3805	SB3886	SB4000	
SB3493	SB3555	SB3627	SB3682	SB3741	SB3806	SB3887	SB4001	
SB3500	SB3580	SB3633	SB3685	SB3751	SB3813	SB3900	SB4011	
SB3519	SB3587	SB3637	SB3686	SB3752	SB3825	SB3916	SB4012	

Sincerely,
 s/Don Harmon
 Don Harmon
 Senate President

cc: Senate Republican Leader John F. Curran

OFFICE OF THE SENATE PRESIDENT

**DON HARMON
 STATE OF ILLINOIS**

327 STATE CAPITOL
 SPRINGFIELD, ILLINOIS 62706
 217-782-2728

[April 28, 2026]

April 28, 2026

Mr. Tim Anderson
Secretary of the Senate
Room 058 State House
Springfield, IL 62706

Dear Mr. Secretary:

Pursuant to the Senate Rule 2-10, I hereby extend 3rd reading deadline to May 15, 2026 for the following bills:

SB0608, SB938, SB1079

Sincerely,
s/Don Harmon
Don Harmon
Senate President

cc: Senate Republican Leader John F. Curran

COMMUNICATION FROM THE MINORITY LEADER

SPRINGFIELD OFFICE
108 STATE HOUSE
SPRINGFIELD, ILLINOIS 62706
PHONE: 217/782-9407

DISTRICT OFFICE
1011 STATE ST.
SUITE 205
LEMONT, ILLINOIS 62706
PHONE: 630.914.5733
SENATORCURRAN@GMAIL.COM

ILLINOIS STATE SENATE
JOHN CURRAN
SENATE REPUBLICAN LEADER
41ST SENATE DISTRICT

April 23, 2026

Mr. Tim Anderson
Secretary of the Senate
403 State House
Springfield, IL 62706

Dear Mr. Secretary:

Pursuant to Rule 3-5 (c), I hereby temporarily appoint **Senator Don DeWitte** to replace **Senator Neil Anderson** as a member of the **Senate Executive Committee**. This appointment is effective April 23, 2026, and will automatically expire upon adjournment of the **Senate Executive Committee** on Thursday, April 23, 2026.

Sincerely,
s/John F. Curran
John F. Curran
Illinois Senate Republican Leader
41st District

[April 28, 2026]

Cc: Senate President Don Harmon
Assistant Secretary of the Senate Scott Kaiser

SPRINGFIELD OFFICE
108 STATE HOUSE
SPRINGFIELD, ILLINOIS 62706
PHONE: 217/782-9407

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1011 STATE ST.
SUITE 205
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SENATORCURRAN@GMAIL.COM

ILLINOIS STATE SENATE
JOHN CURRAN
SENATE REPUBLICAN LEADER
41ST SENATE DISTRICT

April 28, 2026

Mr. Tim Anderson
Secretary of the Senate
403 State House
Springfield, IL 62706

Dear Mr. Secretary:

Pursuant to Rule 3-5 (c), I hereby temporarily appoint **Senator Jil Tracy** to replace **Senator Craig Wilcox** as the Minority Spokesperson of the **Senate Labor Committee**. This appointment is effective April 28, 2026, and will automatically expire upon adjournment of the **Senate Labor Committee** on Tuesday, April 28, 2026.

Sincerely,
s/John F. Curran
John F. Curran
Illinois Senate Republican Leader
41st District

Cc: Senate President Don Harmon
Assistant Secretary of the Senate Scott Kaiser

MESSAGE FROM THE GOVERNOR

OFFICE OF THE GOVERNOR
207 STATE HOUSE
SPRINGFIELD, ILLINOIS 62706

JB PRITZKER
GOVERNOR

April 20, 2026

To the Honorable
Members of the Senate
One-Hundred and Fourth General Assembly

[April 28, 2026]

Mr. President:

On January 9, 2026, Appointment Message 104-361 nominating Audrey Tanksley as a Member of the Health Facilities and Services Review Board was delivered to your Honorable Body. As of the date of this letter, it is my understanding that the Senate has not taken action on this nomination.

Please be advised that the Appointment Message, for which concurrence in and confirmation of your Honorable Body was sought, is hereby withdrawn, effective immediately.

Sincerely,
s/JB Pritzker
Governor

PRESENTATION OF CELEBRATION OF LIFE RESOLUTIONS

SENATE RESOLUTION NO. 735

Offered by Senator Rose and all Senators:
Mourns the death of Kenneth "Ken" Morton of Mahomet.

SENATE RESOLUTION NO. 736

Offered by Senator Edly-Allen and all Senators:
Mourns the passing of Sandra Jean Booker.

SENATE RESOLUTION NO. 739

Offered by Senator Tracy and all Senators:
Mourns the passing of Gary G. Krueger.

SENATE RESOLUTION NO. 740

Offered by Senator D. Turner and all Senators:
Mourns the loss and celebrates the lives of the five young victims of the Chatham YNOT tragedy, Rylee D. Britton, Alma L. Buhnerkempe, Kathryn S. Corley, Ainsley G. Johnson, and Bradley J. Lund, on the one-year anniversary of the incident.

By unanimous consent, the foregoing resolutions were referred to the Resolutions Consent Calendar.

PRESENTATION OF CONGRATULATORY RESOLUTIONS

SENATE RESOLUTION NO. 737

Offered by Senator Villa:
Recognizes the rapid responders of Illinois for their dedication, courage, and unwavering commitment to protecting and uplifting communities. Acknowledges the vital role rapid responders play in supporting immigrant families, promoting safety and awareness, and strengthening unity across all communities.

SENATE RESOLUTION NO. 738

Offered by Senator Ventura:
Congratulates the Rialto Square Theatre on the occasion of its 100th anniversary, celebrating a century of artistic achievement, historic preservation, and community service. Commends all those who have contributed to the success and preservation of the Rialto Square Theatre over the past century. Extends best wishes for its continued vitality and success for generations to come.

[April 28, 2026]

SENATE RESOLUTION NO. 742

Offered by Senator Faraci:

Congratulates Carle Health Medical Group on the occasion of receiving the 2026 American Medical Group Association (AMGA) Acclaim Award. Thanks the medical institution for its continued commitment to serving its community and ensuring its overall well-being.

Under the Rules, the foregoing resolutions were referred to the Committee on Assignments.

PRESENTATION OF RESOLUTIONS

Senator Sims offered the following Senate Resolution, which was referred to the Committee on Assignments:

SENATE RESOLUTION NO. 733

WHEREAS, Alpha Phi Alpha Fraternity, Incorporated was founded by seven college men, respectfully known as the Seven Jewels, on the campus of Cornell University in Ithaca, New York on December 4, 1906, becoming the first intercollegiate Greek-letter fraternity established by and for African Americans; and

WHEREAS, The Seven Jewels, Henry Arthur Callis, Charles Henry Chapman, Eugene Kinckle Jones, George Biddle Kelley, Nathaniel Allison Murray, Robert Harold Ogle, and Vertner Woodson Tandy, recognized the need for a strong bond of brotherhood among African descendants in this country and the need to help correct the educational, economic, political, and social injustices faced by African Americans and other people of color; and

WHEREAS, Alpha Phi Alpha initially served as a study and support group for minority students who faced racial prejudice, both educationally and socially, at Cornell University; its founders and early leaders laid a firm foundation for the fraternity's principles of scholarship, fellowship, good character, and the uplifting of humanity; and

WHEREAS, While stressing academic excellence among its members since its founding, Alpha Phi Alpha has consistently supplied its voice and vision to the struggle for civil rights and social justice around the world; and

WHEREAS, The aims of Alpha Phi Alpha are manly deeds, scholarship, and love for all mankind; and

WHEREAS, The mission of Alpha Phi Alpha is to develop leaders, promote brotherhood and academic excellence, and provide service and advocacy for communities, as exemplified through its national programs, which include "Go-to-High-School, Go-to-College", "Project Alpha", and "A Voteless People is a Hopeless People", along with strategic partnerships with a number of organizations, such as Big Brothers Big Sisters, the Boy Scouts of America, March of Dimes, the American Heart Association, and the American Cancer Society; and

WHEREAS, For over 119 years, Alpha Phi Alpha has played a fundamental role in shaping the character and educational achievement of more than 200,000 men worldwide, and the fraternity will celebrate 120 years as the first Black Greek-letter organization on December 4, 2026; and

WHEREAS, Alpha Phi Alpha has more than 700 chapters globally, including 32 active chapters in Illinois, with its roots dating back to the 1910 founding of Theta Chapter and the 1924 founding of Xi Lambda Chapter in Chicago; and

[April 28, 2026]

WHEREAS, Members of Alpha Phi Alpha Fraternity, Inc. include many noteworthy leaders in the areas of government, business, entertainment, science, and higher education, including Dr. Martin Luther King Jr., Justice Thurgood Marshall, W.E.B. DuBois, John Hope Franklin, John H. Johnson, Adam Clayton Powell, Andrew Young, Robert Smith, Dick Gregory, and Cornel West; its membership also includes a long and distinguished list of current and former federal, state, and local elected officials, including U.S. Senator Raphael Warnock, U.S. Representative Danny K. Davis, former U.S. Senators Edward Brooke and Roland Burris, former State Senators Adelbert H. Roberts, who was also the first African American in the Illinois State Senate, and Donne E. Trotter, former State Representatives Al Riley and Art Turner Jr., former Cook County Board Presidents John and Todd Stroger, and former Mayor of Chicago Eugene Sawyer, among countless others who have long stood at the forefront of the fight for civil and human rights and social change for all Americans; and

WHEREAS, On May 6, 2026, Illinois members of Alpha Phi Alpha will gather for Alpha Day at the Capitol in Springfield, and in a powerful display of unity and purpose, they will be joined by Alpha Kappa Alpha Sorority, Inc. to collectively advance the priorities of the communities they serve; therefore, be it

RESOLVED, BY THE SENATE OF THE ONE HUNDRED FOURTH GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, that we declare May 6, 2026 as Alpha Phi Alpha Day in the State of Illinois; and be it further

RESOLVED, That we commend Alpha Phi Alpha Fraternity, Incorporated for 120 years of outstanding service, leadership, and advocacy, and we welcome the members of the fraternity to the State Capitol for this annual celebration of excellence.

Senator Hunter offered the following Senate Resolution, which was referred to the Committee on Assignments:

SENATE RESOLUTION NO. 734

WHEREAS, On January 15, 1908, Alpha Kappa Alpha Sorority, Incorporated was founded by Ethel Hedgemon Lyle and eight other collegiate women with the mission to cultivate and encourage high scholastic and ethical standards, to promote unity and friendship among college women, to study and help alleviate problems concerning girls and women in order to improve their social stature, to maintain a progressive interest in college life, and to be of "Service to All Mankind"; and

WHEREAS, Alpha Kappa Alpha Sorority, Incorporated has a rich history of social action; in 1915, Alpha Kappa Alpha Sorority, Incorporated hosted its first political action conference with human rights activist and Illinois Congressman Martin B. Madden as the speaker, marking its commitment to progress through advocacy, education, social progress, and political engagement; and

WHEREAS, Soaring to greater heights of service and sisterhood, Alpha Kappa Alpha Sorority, Incorporated established its headquarters on the South Side of Chicago in 1949, becoming more complex, while expanding to mobilize over 390,000 initiated members in 1,120 chapters in 50 U.S. states and territories and 15 nations, focusing on advocacy and service projects aimed at improving socioeconomic, racial, political, and environmental issues, further amplifying its influence; and

WHEREAS, Alpha Kappa Alpha Sorority, Incorporated's diverse collaborative work throughout the United States and including, but not limited to, the Bahamas, Bermuda, Canada, the Caribbean, Europe, Africa, and the United Arab Emirates integrates an elevated level of personal engagement with the strong bonds of sisterhood and a productive network of community partners; and

WHEREAS, Alpha Kappa Alpha Sorority, Incorporated's annual advocacy day event is an opportunity for its members to meet and discuss proposed legislation with Illinois lawmakers, engage in educational workshops concentrated on the Illinois Legislative Black Caucus four key pillars of Illinois government, and explore ways to enhance civic engagement; and

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WHEREAS, Illinois is home to 50 Alpha Kappa Alpha Sorority, Incorporated chapters, of which 18 are located on college and university campuses and 32 are alumnae chapters located in communities throughout the State; and

WHEREAS, The Illinois chapters of Alpha Kappa Alpha Sorority, Incorporated along with chapters located throughout Indiana, Kentucky, Minnesota, North Dakota, South Dakota, Wisconsin, and St. Louis and Cape Girardeau, Missouri are designated as the sorority's Central Region, and this region is home to 94 empowered and engaged chapters focused on advocacy and service; and

WHEREAS, On May 6, 2026, Illinois members of Alpha Kappa Alpha Sorority, Incorporated will participate in Alpha Kappa Alpha Sorority, Incorporated Day at the Illinois State Capitol; and

WHEREAS, In a collective effort to advance the priorities of the respective communities in which they serve, the Illinois delegation of Alpha Kappa Alpha Sorority, Incorporated will be joined by the Illinois delegation of Alpha Phi Alpha Fraternity, Incorporated for Alpha Kappa Alpha Sorority, Incorporated Day at the Illinois State Capitol for the empowerment of the people; therefore, be it

RESOLVED, BY THE SENATE OF THE ONE HUNDRED FOURTH GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, that we declare May 6, 2026 as Alpha Kappa Alpha Sorority, Incorporated Day in the State of Illinois.

Senator Martwick offered the following Senate Resolution, which was referred to the Committee on Assignments:

SENATE RESOLUTION NO. 741

WHEREAS, Illinois and Poland have many connections, with over one million residents of Polish descent living in Illinois and contributing to the cultural and economic vitality of the State; and

WHEREAS, Beyond the State's borders, Illinois and Poland share many unique connections including six sister cities, which are Chicago and Warsaw, Chicago Heights and Wadowice, Franklin Park and Skarzysko-Kamienna, Niles and Limanowa, Roselle and Bochnia, and Tinley Park and Nowy Sacz; and

WHEREAS, The Illinois-Poland National Guard partnership, established in 1993, has built lasting military, cyber, and civilian security expertise over the course of the 33-year partnership; and

WHEREAS, April 29 also marks the inauguration of the Polish Caucus, which was created to honor and celebrate the accomplishments and contributions of the Polish community, as well as uplift the community as a whole; therefore, be it

RESOLVED, BY THE SENATE OF THE ONE HUNDRED FOURTH GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, that we declare April 29, 2026 as Polonia Impact Day in the State of Illinois; and be it further

RESOLVED, That a suitable copy of this resolution be presented to the Polish-American Congress as a symbol of our esteem and respect.

Senator Villivalam offered the following Senate Resolution, which was referred to the Committee on Assignments:

SENATE RESOLUTION NO. 743

WHEREAS, The month of May first commemorated Asian American and Pacific Islander heritage in 1979 and has been celebrated as Asian/Pacific American Heritage Month since 1990; this commemoration uplifts the stories of more than 50 distinct ethnic groups and more than 100 languages that comprise Asian American and Pacific Islander communities; and

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WHEREAS, The month of May was chosen to commemorate Asian American and Pacific Islander Heritage Month to mark the first arrival of Japanese immigrants on May 7, 1843 and the completion of the Transcontinental Railroad on May 10, 1869 through the incredible effort of mostly Chinese immigrant workers; and

WHEREAS, Illinois is home to more than 870,000 Asian Americans and Pacific Islanders, according to the most recent American Community Survey data available from the U.S. Census Bureau; the five largest communities represented are Indian Americans, Filipino Americans, Chinese Americans, Korean Americans, and Pakistani Americans; and

WHEREAS, Through immigration and refugee resettlement and as multi-generational families, Asian Americans and Pacific Islanders have taken many pathways to call Illinois home; and

WHEREAS, Asian Americans and Pacific Islanders comprise the fastest growing racial or ethnic group in the country, and Asian American and Pacific Islander communities are vital parts of communities across Illinois in cities, suburbs, and rural areas of the state; and

WHEREAS, The history of Asian Americans and Pacific Islanders is deeply intertwined in the history of the United States and is often fraught with discrimination, exclusion, and violence; despite these and other challenges, Asian American and Pacific Islander communities continue to arise; they have been a vital part of the development of Illinois and of the United States in every facet of public life and in the advancement of civil rights; therefore, be it

RESOLVED, BY THE SENATE OF THE ONE HUNDRED FOURTH GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, that we declare May of 2026 as Asian American and Pacific Islander Heritage Month in honor of the contributions made by the Asian American and Pacific Island residents and communities across Illinois.

INTRODUCTION OF BILLS

SENATE BILL NO. 4189. Introduced by Senator Villivalam, a bill for AN ACT concerning appropriations.

The bill was taken up, read by title a first time, ordered printed and referred to the Committee on Assignments.

SENATE BILL NO. 4190. Introduced by Senator Sims, a bill for AN ACT concerning appropriations.

The bill was taken up, read by title a first time, ordered printed and referred to the Committee on Assignments.

SENATE BILL NO. 4191. Introduced by Senator Koehler, a bill for AN ACT concerning appropriations.

The bill was taken up, read by title a first time, ordered printed and referred to the Committee on Assignments.

SENATE BILL NO. 4192. Introduced by Senator Feigenholtz, a bill for AN ACT concerning aging.

The bill was taken up, read by title a first time, ordered printed and referred to the Committee on Assignments.

SENATE BILL NO. 4193. Introduced by Senator Martwick, a bill for AN ACT concerning revenue.

The bill was taken up, read by title a first time, ordered printed and referred to the Committee on Assignments.

[April 28, 2026]

MESSAGES FROM THE HOUSE

A message from the House by

Mr. Hollman, Clerk:

Mr. President -- I am directed to inform the Senate that the House of Representatives has passed a bill of the following title, in the passage of which I am instructed to ask the concurrence of the Senate, to-wit:

HOUSE BILL NO. 799

A bill for AN ACT concerning revenue.

Passed the House, April 22, 2026.

JOHN W. HOLLMAN, Clerk of the House

The foregoing **House Bill No. 799** was taken up, ordered printed and placed on first reading.

A message from the House by

Mr. Hollman, Clerk:

Mr. President -- I am directed to inform the Senate that the House of Representatives has passed a bill of the following title, in the passage of which I am instructed to ask the concurrence of the Senate, to-wit:

HOUSE BILL NO. 910

A bill for AN ACT concerning State government.

Passed the House, April 22, 2026.

JOHN W. HOLLMAN, Clerk of the House

The foregoing **House Bill No. 910** was taken up, ordered printed and placed on first reading.

A message from the House by

Mr. Hollman, Clerk:

Mr. President -- I am directed to inform the Senate that the House of Representatives has passed a House Joint Resolution Constitutional Amendment of the following title, in the passage of which I am instructed to ask the concurrence of the Senate, to-wit:

**HOUSE JOINT RESOLUTION
CONSTITUTIONAL AMENDMENT 28**

HC0028

RESOLVED, BY THE HOUSE OF REPRESENTATIVES OF THE ONE HUNDRED FOURTH GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, THE SENATE CONCURRING HEREIN, that there shall be submitted to the electors of the State for adoption or rejection at the general election next occurring at least 6 months after the adoption of this resolution a proposition to amend Section 3 of Article IV of the Illinois Constitution as follows:

ARTICLE IV
THE LEGISLATURE

(ILCON Art. IV, Sec. 3)

SECTION 3. LEGISLATIVE REDISTRICTING

(a) Legislative and Representative Districts shall be drawn, in order of priority, (1) to be substantially equal in population; (2) to ensure that no citizen is denied an equal opportunity to participate in the political process and to elect representatives of his or her choice on account of race; (3) to create, where practical, racial coalition or influence Districts; (4) to be contiguous; and (5) to the extent practicable, to be compact. ~~Legislative Districts shall be compact, contiguous and substantially equal in population. Representative Districts shall be compact, contiguous, and substantially equal in population.~~

(b) In the year following each Federal decennial census year, the General Assembly by law shall redistrict the Legislative Districts and the Representative Districts.

If no redistricting plan becomes effective by June 30 of that year, a Legislative Redistricting Commission shall be constituted not later than July 10. The Commission shall consist of eight members, no more than four of whom shall be members of the same political party.

The Speaker and Minority Leader of the House of Representatives shall each appoint to the Commission one Representative and one person who is not a member of the General Assembly. The

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President and Minority Leader of the Senate shall each appoint to the Commission one Senator and one person who is not a member of the General Assembly.

The members shall be certified to the Secretary of State by the appointing authorities. A vacancy on the Commission shall be filled within five days by the authority that made the original appointment. A Chairman and Vice Chairman shall be chosen by a majority of all members of the Commission.

Not later than August 10, the Commission shall file with the Secretary of State a redistricting plan approved by at least five members.

If the Commission fails to file an approved redistricting plan, the Supreme Court shall submit the names of two persons, not of the same political party, to the Secretary of State not later than September 1.

Not later than September 5, the Secretary of State publicly shall draw by random selection the name of one of the two persons to serve as the ninth member of the Commission.

Not later than October 5, the Commission shall file with the Secretary of State a redistricting plan approved by at least five members.

An approved redistricting plan filed with the Secretary of State shall be presumed valid, shall have the force and effect of law and shall be published promptly by the Secretary of State.

The Supreme Court shall have original and exclusive jurisdiction over actions concerning redistricting the House and Senate, which shall be initiated in the name of the People of the State by the Attorney General.

(Source: Amendment adopted at general election November 4, 1980.)

SCHEDULE

This Constitutional Amendment takes effect upon being declared adopted in accordance with Section 7 of the Illinois Constitutional Amendment Act and applies to redistricting beginning in 2031 and to the election of members of the General Assembly beginning in 2032.

Passed the House, April 22, 2026.

JOHN W. HOLLMAN, Clerk of the House

The foregoing message from the House of Representatives reporting House Joint Resolution Constitutional Amendment No. 28 was referred to the Committee on Assignments.

READING BILLS FROM THE HOUSE OF REPRESENTATIVES A FIRST TIME

House Bill No. 799, sponsored by Senator Harmon, was taken up, read by title a first time and referred to the Committee on Assignments.

House Bill No. 910, sponsored by Senator Harmon, was taken up, read by title a first time and referred to the Committee on Assignments.

House Bill No. 1353, sponsored by Senator Curran, was taken up, read by title a first time and referred to the Committee on Assignments.

House Bill No. 1391, sponsored by Senator Fine, was taken up, read by title a first time and referred to the Committee on Assignments.

House Bill No. 3063, sponsored by Senator Harmon, was taken up, read by title a first time and referred to the Committee on Assignments.

House Bill No. 4262, sponsored by Senator Curran, was taken up, read by title a first time and referred to the Committee on Assignments.

House Bill No. 4353, sponsored by Senator Lewis, was taken up, read by title a first time and referred to the Committee on Assignments.

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House Bill No. 4436, sponsored by Senator Curran, was taken up, read by title a first time and referred to the Committee on Assignments.

House Bill No. 4558, sponsored by Senator Koehler, was taken up, read by title a first time and referred to the Committee on Assignments.

House Bill No. 4842, sponsored by Senator Curran, was taken up, read by title a first time and referred to the Committee on Assignments.

House Bill No. 5309, sponsored by Senator Koehler, was taken up, read by title a first time and referred to the Committee on Assignments.

House Bill No. 5328, sponsored by Senator E. Harriss, was taken up, read by title a first time and referred to the Committee on Assignments.

House Bill No. 5369, sponsored by Senator Curran, was taken up, read by title a first time and referred to the Committee on Assignments.

House Bill No. 5494, sponsored by Senator Curran, was taken up, read by title a first time and referred to the Committee on Assignments.

APPOINTMENT MESSAGES

Appointment Message No. 1040477

To the Honorable Members of the Senate, One Hundred Fourth General Assembly:

I, JB Pritzker, Governor, am nominating and, having sought the advice of the Senate and by and with the consent of the Senate, appointing the following named individual to the office enumerated below. The consent of this Honorable Body is respectfully requested.

Title of Office: Member

Agency or Other Body: Illinois Forensic Science Commission

Start Date: April 20, 2026

End Date: February 14, 2030

Name: Jodi Melinda Hoos

County of Residence: Peoria

Annual Compensation: Expenses

Per diem: Not Applicable

Nominee's Senator: Senator Neil Anderson

Most Recent Holder of Office: Jodi Melinda Hoos

Superseded Appointment Message: Not Applicable

Appointment Message No. 1040478

[April 28, 2026]

To the Honorable Members of the Senate, One Hundred Fourth General Assembly:

I, JB Pritzker, Governor, am nominating and, having sought the advice of the Senate and by and with the consent of the Senate, appointing the following named individual to the office enumerated below. The consent of this Honorable Body is respectfully requested.

Title of Office: Member

Agency or Other Body: Illinois Workforce Innovation Board

Start Date: April 20, 2026

End Date: July 1, 2027

Name: Christine Louise Caves

County of Residence: Rock Island

Annual Compensation: Expenses

Per diem: Not Applicable

Nominee's Senator: Senator Li Arellano, Jr.

Most Recent Holder of Office: Christine Louise Caves

Superseded Appointment Message: Not Applicable

Appointment Message No. 1040479

To the Honorable Members of the Senate, One Hundred Fourth General Assembly:

I, JB Pritzker, Governor, am nominating and, having sought the advice of the Senate and by and with the consent of the Senate, appointing the following named individual to the office enumerated below. The consent of this Honorable Body is respectfully requested.

Title of Office: Member

Agency or Other Body: Workers' Compensation Medical Fee Advisory Board

Start Date: April 27, 2026

End Date: December 4, 2029

Name: Giridhar Burra

County of Residence: Will

Annual Compensation: Expenses

Per diem: Not Applicable

Nominee's Senator: Senator Laura Ellman

Most Recent Holder of Office: Giridhar Burra

[April 28, 2026]

Superseded Appointment Message: Not Applicable

Under the rules, the foregoing Appointment Messages were referred to the Committee on Executive Appointments.

READING BILLS OF THE SENATE A SECOND TIME

On motion of Senator Villanueva, **Senate Bill No. 3391** having been printed, was taken up, read by title a second time.

Floor Amendment No. 1 was held in the Committee on Executive.

There being no further amendments, the bill was ordered to a third reading.

On motion of Senator Hastings, **Senate Bill No. 3561** having been printed, was taken up, read by title a second time.

The following amendment was offered in the Committee on Judiciary, adopted and ordered printed:

AMENDMENT NO. 1 TO SENATE BILL 3561

AMENDMENT NO. 1. Amend Senate Bill 3561 by replacing everything after the enacting clause with the following:

"Section 1. Short title. This Act may be cited as the Buy-Now-Pay-Later Loan Consumer Protection Act.

Section 2. Definitions. As used in this Act:

"Applicant" means a person who has submitted an application for a license under this Act.

"Annual percentage rate" means the nominal annual percentage rate of finance charge determined in accordance with the actuarial method of computation with an accuracy at least to the nearest 1/4 of 1% or, at the option of the licensee by application of the federal rule, so that it may be disclosed with an accuracy at least to the nearest 1/4 of 1%.

"Buy-now-pay-later loan" or "loan" means closed-end credit provided to a consumer in connection with the consumer's particular purchase of goods or services. "Buy-now-pay-later loan" or "loan" includes the following categories of loans:

(a) a buy-now-pay-later loan payable in one or more installments without any interest or finance charge;

(b) a buy-now-pay-later loan with either interest or finance charges or both; and

(c) any other subset of buy-now-pay-later loans the Secretary may classify as a separate category by rule.

"Buy-now-pay-later loan" or "loan" does not include credit where the creditor is the seller of the goods or services, unless it is credit pursuant to an agreement where, at a consumer's request, the creditor purchases specific goods or services from a seller and resells the specific goods or services to the consumer on closed-end credit. "Buy-now-pay-later loan" or "loan" also does not include a loan for a motor vehicle.

"Consumer" means a natural person who, singly or jointly with another consumer, enters into a buy-now-pay-later loan.

"Department" means the Department of Financial and Professional Regulation.

"Division" means the Division of Financial Institutions of the Department of Financial and Professional Regulation.

"Finance charge" means the cost of financing as a dollar amount.

"Lender" means a person that offers or makes a buy-now-pay-later loan to a person in this State or is otherwise subject to this Act.

"Licensee" means a person licensed under this Act.

"Multistate licensing system" means a third-party, multistate licensing system used by the Secretary for licensing, examinations, or any other regulatory purpose under this Act.

"Person" means an individual, a partnership, joint venture, trust, estate, firm, corporation, cooperative society or association, or any other form of business association or legal entity. "Person" includes the employees, owners, agents, managers, members, principals, and directors of a person.

"Secretary" means the Secretary of Financial and Professional Regulation or the Secretary's designee, including the Director of the Division of Financial Institutions.

Section 3. Administration by the Division of Financial Institutions. This Act shall be administered by the Division on behalf of the Secretary.

Section 4. Licensure requirement. No person shall engage in the business regulated by this Act without licensure under this Act. Any person who engages in the business regulated by this Act without the license required by this Act shall be guilty of a Class 4 felony. The Secretary may investigate any person the Secretary believes may require licensure under this Act, including, but not limited to, compelling production of testimony, books, records, or any other information necessary for the Secretary to determine whether the person requires licensure.

Section 5. Applicability.

(a) Except as otherwise provided in this Section, this Act applies to any person, including any affiliate or subsidiary of a person, that offers or makes a loan, buys a whole or partial interest in a loan, arranges a loan for a third party, or acts as an agent for a third party in making a loan to a consumer, regardless of whether approval, acceptance, or ratification by the third party is necessary to create a legal obligation for the third party, and includes any other person or entity if the Department determines that the person or entity is engaged in a transaction that is in substance a disguised loan or a subterfuge for the purpose of avoiding this Act. This Act applies to loan transactions conducted by any medium, including, but not limited to, paper, facsimile, Internet, or telephone. This Act also applies to any servicer of a loan.

(b) The provisions of this Act apply to any person that seeks to evade its applicability by any device, subterfuge, or pretense or making, offering, assisting, or arranging a consumer to obtain a loan with a greater rate of interest, consideration, or charge than is permitted by this Act through any method, including mail, telephone, Internet, or any electronic means regardless of whether the person or entity has a physical location in this State.

(c) The provisions of this Act apply to any person that facilitates or aids or abets a violation of this Act or rules adopted under this Act.

(d) Banks, savings banks, savings and loan associations, credit unions, and insurance companies organized, chartered, or holding a certificate of authority to do business under the laws of this State, any other state, or the United States are exempt from the provisions of this Act and rules adopted under this Act. The Secretary may exempt from this Act other persons or transactions by rule on a finding that the application of the Act to the persons or transactions is not necessary to achieve the purposes of this Act.

Section 5.5. Licensee name. No person engaged in the business regulated by this Act shall operate the business under a name other than the real name of the person conducting business. The business may, as authorized by the Secretary, also operate under an assumed corporate name under the Business Corporation Act of 1983, an assumed limited liability company name under the Limited Liability Company Act, or an assumed business name under the Assumed Business Name Act.

Section 6. Application process; investigation; fees.

(a) The Secretary may issue a license to a person after the person completes the following:

(1) the filing of an application for licensure with the Secretary or the multistate licensing system, as approved by the Secretary;

(2) the filing with the Secretary or the multistate licensing system, as approved by the Secretary, of a listing of judgments entered against, and bankruptcy petitions by, the applicant for the preceding 10 years;

(3) the payment, in certified funds, of investigation and application fees, the total of which shall be in an amount equal to \$5,000, unless modified by the Secretary in accordance with subsection (b) of Section 11; and

(4) the filing of an audited balance sheet, including all footnotes prepared by a certified public accountant in accordance with generally accepted accounting principles and generally accepted

auditing standards; notwithstanding the requirements of this subsection, an applicant that is a subsidiary may submit audited consolidated financial statements of its parent, intermediary parent, or ultimate parent as long as the consolidated statements are supported by consolidating statements that include the applicant's financial statement; if the consolidating statements are unaudited, the applicant's chief financial officer shall attest to the applicant's financial statements disclosed in the consolidating statements.

(b) The Secretary may, for good cause shown, waive or modify the requirements of paragraph (4) of subsection (a).

(c) Upon receipt of the license, a licensee shall be authorized to engage in the business regulated by this Act. The license shall remain in full force and effect until it expires, is surrendered by the licensee, or is revoked or suspended as provided in this Act.

(d) The Secretary may impose conditions on a license if the Secretary determines that those conditions are necessary or appropriate. The conditions shall be imposed in writing and shall continue in effect for the period prescribed by the Secretary.

Section 7. Application form.

(a) Application for a license shall be made in accordance with this Act and in accordance with requirements of the multistate licensing system, if required by the Secretary. The application shall be in writing, under oath, and on a form obtained from and prescribed by the Secretary. The Secretary may require part or all of the application to be submitted electronically, with attestation, to the multistate licensing system.

(b) The application shall contain the name and complete business and residential address of the applicant. The application shall also include a description of the activities of the applicant in such detail and for such periods as the Secretary may require, including the following:

(1) an affirmation that the applicant and its owners, principals, officers, and directors, as may be appropriate, are at least 18 years of age;

(2) information as to the name, complete business address, complete residential address, character, fitness, financial and business responsibility, background, experience, and criminal record of any:

(i) person, including an ultimate equitable owner, that directly or indirectly owns or controls 10% or more of any class of stock of the applicant;

(ii) person, including an ultimate equitable owner that is not a depository institution, as defined in Section 17.50 of the Savings Bank Act, that lends, provides, or infuses, directly or indirectly, in any way, funds to or into an applicant in an amount equal to or more than 10% of the applicant's net worth;

(iii) person, including an ultimate equitable owner that controls, directly or indirectly, the election of 25% or more of the members of the board of directors of an applicant;

(iv) person, including an ultimate equitable owner that the Secretary finds influences the management of the applicant;

(v) directors of an applicant; and

(vi) principal officers of an applicant; and

(3) any other information as required by the Secretary to assess whether the applicant and its owners, officers, and directors have the financial responsibility, financial condition, business experience, character, and general fitness to justify the confidence of the public and that the applicant and its owners, officers, and directors are fit, willing, and able to carry on the proposed business in a lawful and fair manner.

Section 8. License application and issuance.

(a) Applicants for a license shall apply in a form prescribed by the Secretary. The form may be changed or updated by the Secretary to carry out the purposes of this Act.

(b) In order to fulfill the purposes of this Act, the Secretary may establish relationships or contracts with a multistate licensing system or other persons to collect and maintain records and process fees related to licensees or other persons subject to this Act.

(c) In connection with an application for licensing, the applicant, owners, officers, and directors of an applicant may be required, at a minimum, to furnish to the Secretary or the multistate licensing system information concerning the identity of the applicant, owners, officers, and directors, including personal

history and experience in a form prescribed by the Secretary or the multistate licensing system including, but not limited to:

(1) a complete and accurate copy of an independent credit report obtained from a consumer reporting agency as described in Section 603(p) of the Fair Credit Reporting Act (15 U.S.C. 1681a(p)); and

(2) information related to any administrative, civil, or criminal findings by any governmental jurisdiction.

(d) For the purposes of this Section, and to reduce the points of contact that the Secretary may have to maintain, the Secretary may use a multistate licensing system as a channeling agent for requesting and distributing information to and from any source.

(e) Each application shall be accompanied by averments as determined by the Secretary to fulfill the purposes of this Act.

Section 9. Refusal to issue license. The Secretary may refuse to issue or renew a license if the Secretary determines that:

(a) the applicant has not complied with a provision of this Act, rule adopted under this Act, or other laws that apply to the applicant;

(b) there is substantial continuity between the applicant and any violator of this Act, rule adopted under this Act, or other laws that apply to the applicant or related violator; and

(c) the applicant or its owners, officers, or directors do not have the financial responsibility, financial condition, business experience, character, and general fitness to justify the confidence of the public and that the license applicant and its owners, officers, and directors are not fit, willing, and able to carry on the proposed business in a lawful and fair manner.

Section 10. License issuance and renewal.

(a) Absent a written extension from the Department and payment of any late fees required by the Department, a license shall expire on the last day of December of each calendar year if a licensee fails to timely submit a properly completed renewal application form and fees.

(b) Licensees shall apply to renew their license every calendar year. Licensees may submit properly completed renewal application forms and filing fees 60 days before the license expiration date. To be deemed timely, the completed renewal application forms and filing fees must be received by the Secretary at least 30 days before the license expiration date.

(c) It shall be the responsibility of each licensee to accomplish timely renewal of its license.

(d) No activity regulated by this Act shall be conducted by a licensee whose license has expired. The Secretary may, within the Secretary's discretion, reinstate an expired license upon payment of the renewal fee, payment of a reactivation fee equal to 5 times the renewal fee, submission of a completed renewal application, and an affidavit of good cause for late renewal.

Section 11. Fees.

(a) The expenses of administering this Act, including licensing, investigations, and examinations provided for in this Act, shall be borne by and assessed against persons and entities regulated by this Act in the proportions and in the manner as the Secretary deems appropriate. The Secretary may establish by rule the category and amount of any fees that the person and entities pay to the Department.

(b) The Secretary may modify any fees established by this Act by rule beginning one year after the effective date of this Act.

Section 12. Functions; powers; duties. The functions, powers, and duties of the Secretary shall include, but shall not be limited to:

(a) to issue or refuse to issue any license or renewal;

(b) to impose fines, revoke, or suspend for cause any license issued under this Act;

(c) to impose fines for any unlicensed activity under this Act;

(d) to keep records of all licenses issued under this Act;

(e) to receive, consider, investigate, and act upon complaints made by any person in connection with any licensee in this State or unlicensed activity under this Act of any person;

(f) to prescribe the forms of and receive:

(1) applications for licenses and renewals; and

- (2) all reports and all books and records required to be made by any licensee, including annual audited financial statements if required by the Secretary and annual reports of activity;
- (g) to adopt rules necessary and proper for the administration of this Act, to protect consumers and to promote fair competition;
- (h) to subpoena documents and witnesses and compel attendance and production, to administer oaths, and to require the production of any books, papers, or other materials relevant to any inquiry authorized by this Act or rules adopted under this Act;
- (i) to issue orders against any person if the Secretary has reasonable cause to believe that an unsafe, unsound, or unlawful practice has occurred, is occurring, or is about to occur; if any person is violating, or is about to violate any law, rule, or written agreement with the Secretary; or for the purpose of administering the provisions of this Act and any rule adopted in accordance with this Act;
- (j) to address any inquiries to any licensee, or the owners, officers, or directors, in relation to its activities and conditions, or any other matter connected with its affairs, and it shall be the duty of any licensee or person so addressed to promptly reply in writing to those inquiries and to require reports from any licensee at any time the Secretary may deem desirable;
- (k) to examine the books and records of every licensee or any person requiring a license or who the Secretary reasonably believes may require a license at any time interval reasonably determined appropriate by the Secretary;
- (l) to enforce provisions of this Act and rules adopted under this Act;
- (m) to levy fees including, but not limited to, contingent fees, assessments, examination fees, licensing fees, fines, and charges for services performed in administering this Act;
- (n) to issue refunds to licensees within one year of any overpayment for good cause shown;
- (o) to appoint examiners, supervisors, experts, and special assistants as needed to effectively and efficiently administer this Act;
- (p) to conduct hearings for the purpose of carrying out the purposes of this Act;
- (q) to exercise visitatorial power over a licensee;
- (r) to enter into cooperative agreements with state regulatory authorities of other states to provide for examination of corporate offices or branches in those states, participate in joint examinations with other regulators, and to accept reports of the examinations;
- (s) to assign an examiner or examiners to monitor the affairs of a licensee with whatever frequency the Secretary determines appropriate and to charge the licensee for reasonable and necessary expenses of the Secretary if in the opinion of the Secretary an emergency exists or appears likely to occur;
- (t) to impose civil penalties of up to \$1,000 per day against a licensee for failing to respond to a regulatory request or reporting requirement; and
- (u) to enter into agreements in connection with a multistate licensing system.

Section 13. Financial Institutions Fund. All moneys received by the Secretary under this Act shall be paid into the Financial Institutions Fund. The amounts deposited into the Fund shall be used for the ordinary and contingent expenses of the Department. Nothing in this Act shall prevent paying expenses involving salaries, retirement, social security, and State-paid insurance of State employees, or any other expenses incurred under this Act by appropriation from the General Revenue Fund, PIC Fund, or any other fund.

Section 14. Examination; prohibited activities.

- (a) The Secretary shall examine the business affairs of a licensee as often as the Secretary deems necessary and proper. The Secretary may adopt rules with respect to the frequency and manner of examination. The Secretary shall appoint a suitable person to perform the examination. The Secretary and the Secretary's appointees may examine the entire books, records, documents, and operations of each licensee and its subsidiary, affiliate, or agent, and may examine any of the licensee's or its subsidiaries', owners', affiliates', or agents' officers, directors, employees, and agents under oath.
- (b) Affiliates of a licensee shall be subject to examination by the Secretary on the same terms as the licensee, but only when reports from or examination of a licensee finds evidence of unlawful activity between a licensee and affiliate benefiting, affecting, or deriving from the activities regulated by this Act.
- (c) The expenses of any examination of the licensee or its affiliates shall be borne by the licensee and assessed by the Secretary as may be established by rule.

(d) All confidential supervisory information, including the examination report and the work papers of the report, shall belong to the Secretary's office and may not be disclosed to anyone other than the licensee, law enforcement officials, or other regulatory agencies that have an appropriate regulatory interest as determined by the Secretary, or to a party presenting a lawful subpoena to the Department. The Secretary may, through the Attorney General, immediately appeal to the court of jurisdiction the disclosure of the confidential supervisory information and seek a stay of the subpoena pending the outcome of the appeal. Reports required of licensees by the Secretary under this Act and results of examinations performed by the Secretary under this Act shall be the property of only the Secretary, but may be shared with the licensee. Any person demanded to produce the Department's confidential supervisory information, whether by subpoena, order, or other judicial or administrative process, shall withhold production of the confidential supervisory information and notify the Secretary of the demand. The Secretary may intervene for the purpose of enforcing the limitations of this Section or seeking the withdrawal or termination of the attempt to compel production of the confidential supervisory information. The Secretary may impose any conditions and limitations on the disclosure of confidential supervisory information that are necessary to protect the confidentiality of that information. The Secretary may condition a decision to disclose confidential supervisory information on entry of a protective order by the court or administrative tribunal presiding in the particular case or on a written agreement of confidentiality. In a case in which a protective order or agreement has already been entered between parties other than the Secretary, the Secretary may nevertheless condition approval for release of confidential supervisory information upon the inclusion of additional or amended provisions in the protective order. The Secretary may authorize a party who obtained the records for use in one case to provide them to another party in another case, subject to any conditions that the Secretary may impose on either or both parties. The requester shall promptly notify other parties to a case of the release of confidential supervisory information obtained and, upon entry of a protective order, shall provide copies of confidential supervisory information to the other parties.

Section 15. Subpoena power of the Secretary.

(a) The Secretary shall have the power to issue and to serve subpoenas and subpoenas duces tecum to compel the attendance of witnesses and the production of all books, accounts, records, and other documents and materials relevant to an examination or investigation. The Secretary or the Secretary's duly appointed representative shall have the power to administer oaths and affirmations to any person.

(b) If a person does not comply with the Secretary's subpoena or subpoena duces tecum, the Secretary may, through the Attorney General, petition the circuit court of the county in which the subpoenaed person resides or has its principal place of business for an order requiring the subpoenaed person to testify and to comply with the subpoena duces tecum.

(c) The court may grant injunctive relief restraining the person from engaging in activity regulated by this Act. The court may grant other relief, including, but not limited to, the restraint, by injunction or appointment of a receiver, of any transfer, pledge, assignment, or other disposition of the person's assets, concealment, destruction, or other disposition of books, accounts, records, or other documents and materials as the court deems appropriate, until the person has fully complied with the subpoena or subpoena duces tecum and the Secretary has completed an investigation or examination.

(d) If it appears to the Secretary that the compliance with a subpoena or subpoena duces tecum issued or caused to be issued by the Secretary under this Section is essential to an investigation or examination, the Secretary, in addition to the other remedies provided for in this Act, may, through the Attorney General, apply for relief to the circuit court of the county in which the subpoenaed person resides or has its principal place of business. The court shall direct the issuance of an order against the subpoenaed person requiring sufficient bond conditioned on compliance with the subpoena or subpoena duces tecum. The court shall cause to be endorsed on the order a suitable amount of bond or payment under which the person named shall be freed, having a due regard to the nature of the case.

(e) In addition, the Secretary may, through the Attorney General, seek a writ of attachment or an equivalent order from the circuit court having jurisdiction over the person who has refused to obey a subpoena, who has refused to give testimony, or who has refused to produce the matters described in the subpoena duces tecum.

Section 16. Reports required of licensee. Every licensee shall produce to the Department written reports or answers to questions in the time and manner requested by the Secretary.

Section 17. Suspension; revocation of licenses; fines and other discipline.

(a) The Secretary may enter an order imposing one or more of the following penalties:

- (1) revocation of license;
- (2) suspension of a license subject to reinstatement upon satisfying all reasonable conditions the Secretary may specify;
- (3) placement of the licensee or applicant on probation for a period of time and subject to all reasonable conditions as the Secretary may specify;
- (4) issuance of a reprimand;
- (5) imposition of a civil penalty or fine not to exceed \$25,000 for each count of separate offense;
- (6) restitution, refunds, or any other relief necessary to protect consumers; and
- (7) denial of a license.

(b) Grounds for penalties include:

- (1) when a person has violated or aided another to violate, any provisions of this Act, any rule adopted by the Secretary, or any other law, rule, or regulation of this State, any other state, or the United States;
- (2) that any fact or condition exists that, if it had existed at the time of the original application for the license, would have warranted the Secretary in refusing to issue the original license;
- (3) that a licensee that is not an individual has acted or failed to act in a way that would be cause for suspending or revoking a license to an individual;
- (4) that a person engaged in unsafe, unsound, unfair, deceptive, or abusive business practices related to the activity covered by this Act;
- (5) that a person has been adjudicated guilty of a crime against the law of this State, any other state, or of the United States involving moral turpitude, abusive, deceptive, fraudulent, or dishonest dealing;
- (6) that a final judgment has been entered against a person in a civil action upon grounds of abusive conduct, conversion, fraud, misrepresentation, or deceit;
- (7) that a person made a material misstatement in its application for licensure or any other communication to the Secretary;
- (8) that a person has demonstrated by course of conduct, negligence or incompetence in performing any act for which it is required to hold a license under this Act;
- (9) that a person has failed to advise the Secretary in writing of any changes to the information submitted on the person's most recent application for license within 30 days after the change;
- (10) that a licensee failed to submit to periodic examination by the Secretary as required by this Act or failed to maintain, preserve, and keep available for examination all books, accounts, or other documents required by the provisions of this Act and rules adopted under this Act;
- (11) that a person failed to account or deliver to any person any property, such as any money, fund, deposit, check, draft, or other document or thing of value, that has come into the person's possession and that is not the person's property or that the person is not in law or equity entitled to retain, under the circumstances and at the time which has been agreed upon or is required by law or, in the absence of a fixed time, upon demand of the person for the accounting and delivery;
- (12) that a person failed to disburse funds in accordance with agreements or law;
- (13) that a person had a license, or the equivalent, to practice any profession, occupation, other industry or activity requiring licensure revoked, suspended, disciplined, or otherwise acted against, including the denial of licensure by a licensing authority of this State or another state, territory, or country for fraud, dishonest dealing, misrepresentations, incompetence, conversion, any act of moral turpitude or any other grounds that would constitute grounds for discipline under this Act;
- (14) that a person licensed under this Act failed to timely notify the Department that the person has been disciplined by a licensing authority of this State or another state;
- (15) that a person engaged in activities regulated by the Act without a current, active license unless specifically exempted by this Act;
- (16) that a person failed to timely pay any fee, charge, or fine assessed under this Act; and
- (17) that a person refused, obstructed, evaded, or unreasonably delayed an investigation, information request, or examination authorized under this Act, or refused, obstructed, evaded, or unreasonably delayed compliance with the Secretary's subpoena or subpoena duces tecum.

(c) No license shall be suspended or revoked, except as provided in this Section nor shall any licensee be fined, without notice of the licensee's right to a hearing.

(d) The Secretary may suspend any license for a period not exceeding 90 days pending investigation for good cause shown that an emergency exists.

(e) No revocation, suspension, or surrender of any license shall impair or affect the obligation of any preexisting lawful contract between the licensee and any person. The Secretary's approval of a licensee's application to surrender its license shall not affect the licensee's civil or criminal liability for acts committed prior to surrender. Surrender of a license does not entitle the licensee to a return of any part of the fee for initial licensure or any part of the fee for annual license renewal.

(f) Every license issued under this Act shall remain in force and effect until the license expires, is surrendered, is revoked, or is suspended in accordance with the provisions of this Act. The Secretary may reinstate a suspended license or issue a new license to a licensee whose license has been revoked or surrendered if no fact or condition then exists which would have warranted the Secretary in refusing originally to issue that license under this Act.

(g) If the Secretary imposes discipline authorized by this Section, the Secretary shall execute a written order to that effect. The Secretary shall serve a copy of the order upon the person. The Secretary shall serve the person with notice of the order, including a statement of the reasons for the order, either personally, or by certified mail. Service by certified mail shall be deemed completed when the notice is deposited into the U.S. Mail.

(h) An order assessing a fine, an order imposing conditions upon a license, an order revoking or suspending a license, or an order denying renewal of a license shall take effect upon service of the order unless the licensee serves the Department with a written request for a hearing in the manner required by the notice within 20 days after the date of service of the order. If a person requests a hearing, the order shall be stayed from its date of service until the Department enters a final administrative order.

(1) If the licensee requests a hearing, the Secretary shall schedule a preliminary hearing within 90 days after the request for a hearing unless otherwise agreed to by the parties.

(2) The preliminary hearing shall be held at the time and place designated by the Secretary. The Secretary and any administrative law judge designated by the Secretary shall have the power to administer oaths and affirmations, subpoena witnesses and compel their attendance, take evidence, and require the production of books, papers, correspondence, and other records or information that the Secretary considers relevant or material to the inquiry.

(i) The costs of administrative hearings conducted under this Section shall be paid by the licensee or other person subject to the hearing.

(j) A licensee and other persons subject to this Act shall be subject to the disciplinary actions specified in this Act for any violations conducted by any officer, director, shareholder, joint venture, partner, owner, including, but not limited to, ultimate equitable owner.

Section 18. Investigation of complaints. The Secretary may investigate any complaints and inquiries made concerning this Act and any licensees or persons the Secretary believes may require a license under this Act. Each licensee or person the Secretary believes may require a license under this Act shall open the licensee or person's books, records, documents, and offices wherever situated to the Secretary as needed to facilitate the investigations.

Section 19. Additional investigation and examination authority. In addition to any authority allowed under this Act, the Secretary shall have the authority to conduct investigations and examinations as follows:

(a) For purposes of initial licensing, license renewal, license suspension, license conditioning, license probation, license revocation or termination, or general or specific inquiry or investigation to determine compliance with this Act, the Secretary shall have the authority to access, receive, and use any books, accounts, records, files, documents, information, or evidence, including, but not limited to, the following:

(1) criminal, civil, licensure, and administrative history information, including nonconviction data as specified in the Criminal Identification Act;

(2) personal history and experience information, including independent credit reports obtained from a consumer reporting agency described in Section 603(p) of the federal Fair Credit Reporting Act; and

(3) any other documents, information, or evidence the Secretary deems relevant to the inquiry or investigation, regardless of the location, possession, control, or custody of the documents, information, or evidence.

(b) For the purposes of investigating violations or complaints arising under this Act or for the purposes of examination, the Secretary may review, investigate, or examine any licensee, individual, or person subject to this Act as often as necessary in order to carry out the purposes of this Act. The Secretary may direct, subpoena, or order the attendance of, and examine under oath all persons; and order any person to produce records, files, and any other documents the Secretary deems relevant to an inquiry.

(c) Each person subject to this Act shall make available to the Secretary upon request the books and records relating to the operations of the person subject to this Act. The Secretary shall have access to those books and records and may interview the owners, officers, principals, employees, independent contractors, agents, vendors, and customers of any licensee or person subject to this Act.

(d) Each person subject to this Act shall make or compile reports or prepare other information as directed by the Secretary to carry out the purposes of this Section, including, but not limited to:

- (1) accounting compilations;
- (2) information lists and data concerning transactions in a format prescribed by the Secretary; or
- (3) other information deemed necessary to carry out the purposes of this Section.

(e) In making any examination or investigation authorized by this Act, the Secretary may control access to any documents and records of the licensee or person under examination or investigation. The Secretary may take possession of the documents and records or otherwise take constructive control of the documents. During the period of control, no person shall remove or alter any of the documents or records, except in accordance with a court order or with the consent of the Secretary. Unless the Secretary has reasonable grounds to believe the documents or records of the licensee have been or are at risk of being altered or destroyed for purposes of concealing a violation of this Act, the licensee or owner of the documents and records shall have access to the documents or records as necessary to conduct its ordinary business affairs.

(f) In order to carry out the purposes of this Section, the Secretary may:

- (1) retain attorneys, accountants, or other professionals and specialists as examiners, auditors, or investigators to conduct or assist in the conduct of examinations or investigations;
- (2) enter into agreements or relationships with other government officials or regulatory associations to protect consumers, improve efficiencies, and reduce regulatory burden by sharing resources, standardized or uniform methods or procedures, and documents, records, information, or evidence obtained under this Section;
- (3) use, hire, contract, or employ publicly or privately available analytical systems, methods, or software to examine or investigate the licensee, individual, or person subject to this Act;
- (4) accept and rely on examination or investigation reports made by other government officials, within or outside this State; or
- (5) accept audit reports made by an independent certified public accountant for the person subject to this Act and incorporate the audit report in the report of the examination, report of investigation, or other writing of the Secretary.

(g) The authority of this Section shall remain in effect, whether a person subject to this Act acts or claims to act under any licensing or registration law of this State or claims to act without authority.

(h) No licensee or person subject to investigation or examination under this Section may knowingly withhold, alter, abstract, remove, mutilate, destroy, hide, or conceal any books, records, computer records, or other information or take actions designed to delay or complicate review of records.

Section 20. Confidentiality. To promote more effective regulation, protect consumers, and reduce regulatory burden through inter-regulator sharing of confidential supervisory information:

(a) The privacy or confidentiality of any information or material provided to the multistate licensing system, including all privileges arising under federal or State court rules and law, shall continue to apply to the information or material after the information or material has been disclosed to the multistate licensing system. Information and material may be shared with the multistate licensing

system, federal and state regulatory officials with relevant oversight authority, and law enforcement without the loss of privilege or the loss of confidentiality protections.

(b) The Secretary may enter into agreements or sharing arrangements with other governmental agencies, the Conference of State Bank Supervisors, and other associations representing governmental agencies.

(c) Information or material that is privileged or confidential under this Act as determined by the Secretary shall not be subject to the following:

(1) disclosure under any State law governing the disclosure to the public of information held by an officer or an agency of this State; or

(2) subpoena, discovery, or admission into evidence, in any private civil action or administrative process except as authorized by the Secretary.

(d) Any other law relating to the disclosure of confidential supervisory information that is inconsistent with this Act shall be superseded by the requirements of this Section to the extent the other law provides less confidentiality or a weaker privilege for information that is privileged or confidential under this Act.

(e) Confidential or privileged information received from the multistate licensing system, another licensing body, federal and state regulatory officials, or law enforcement shall be protected to the same extent as the Secretary's confidential and privileged information is protected under this Act. The Secretary may also protect from disclosure confidential or privileged information that would be exempt from disclosure to the extent it is held directly by the multistate licensing system, another licensing body, federal and state regulatory officials, or law enforcement.

Section 21. Rules.

(a) In addition to the powers set forth in this Act and other laws, the Secretary may adopt rules consistent with the purposes of this Act, including, but not limited to, rules to:

(1) protect consumers in this State in connection with the activities of persons subject to this Act;

(2) define improper, deceptive, unfair, abusive, or fraudulent business practices in connection with providing products and services under this Act;

(3) define terms used in this Act to interpret and implement this Act;

(4) promote competition and price transparency; and

(5) enforce the provisions of this Act.

(b) The Secretary may make specific rulings, demands, and findings deemed necessary for the proper conduct of the buy-now-pay-later loan industry.

Section 22. Appeal and review.

(a) The Secretary may, in accordance with the Illinois Administrative Procedure Act, adopt rules to provide for review within the Department of the Secretary's decisions affecting the rights of persons under this Act. The review shall provide for, at a minimum:

(1) appointment of a hearing officer;

(2) appropriate procedural rules, specific deadlines for filings, and standards of evidence and of proof; and

(3) provisions for apportioning costs among parties to the appeal.

(b) All final agency determinations of appeals to decisions of the Secretary may be reviewed in accordance with and under the provisions of the Administrative Review Law. Appeals from all final orders and judgments entered by a court in review of any final administrative decision of the Secretary or of any final agency review of a decision of the Secretary may be taken as in other civil cases.

Section 23. Licensure fees.

(a) The nonrefundable fee for initial licensure shall be \$5,000, unless modified by the Secretary in accordance with subsection (b) of Section 11.

(b) The nonrefundable fee for annual license renewal shall be \$5,000, unless modified by the Secretary in accordance with subsection (b) of Section 11.

(c) The Department shall impose a contingent fee sufficient to cover its operating expenses in administering this Act not otherwise covered by all other revenue collected under this Act. Each licensee shall pay to the Division its pro rata share, based on number or volume of transactions or revenue or any

other metric established by the Department by rule, of the cost for administration of the Act that exceeds other fees listed in this Section, as estimated by the Division, for the current year and any deficit actually incurred in the administration of the Act in prior years.

Section 24. Cease and desist order.

(a) The Secretary may issue a cease and desist order to any licensee or person doing business without the required license, when in the opinion of the Secretary the licensee or other person has violated, is violating, or is about to violate any provision of this Act or any rule adopted by the Department under this Act or any requirement imposed in writing by the Department as a condition of granting any authorization permitted by this Act. The cease and desist order authorized by this Section may be issued prior to a hearing.

(b) The Secretary shall serve notice of the order, either personally or by certified mail. Service by certified mail shall be deemed completed when the notice is deposited into the U.S. Mail. The Secretary's notice shall include a statement of the reasons for the action.

(c) Within 15 days after service of the cease and desist order, the person subject to the order may request a hearing in writing. The Secretary shall schedule a preliminary hearing within 60 days after the request for a hearing unless the parties agree to a later date.

(d) If it is determined that the Secretary had the authority to issue the cease and desist order, the Secretary may issue orders as may be reasonably necessary to correct, eliminate, deter, or remedy the conduct described in the order and resulting harms.

(e) The powers vested in the Secretary by this Section are additional to all other powers and remedies vested in the Secretary by any law. Nothing in this Section shall be construed as requiring that the Secretary must employ the power conferred in this subsection instead of or as a condition precedent to the exercise of any other power or remedy vested in the Secretary.

Section 25. Injunction. The Secretary may maintain an action in the name of the people of the State of Illinois through the Attorney General and may apply for an injunction in the circuit court to enjoin a person from violating this Act or rules adopted under this Act.

Section 26. Underwriting. A lender shall, before providing or causing to be provided a loan to a consumer, perform, or cause to be performed, reasonable risk-based underwriting which shall include, at a minimum, an assessment of the outstanding loans taken out by the consumer from the lender. A lender shall maintain or cause to be maintained policies and procedures for underwriting loans, and shall disclose factors considered in the underwriting process, in a clear and conspicuous manner to the consumer. No lender shall collect, evaluate, report, or maintain in the file on a borrower the credit worthiness, credit standing, or credit capacity of members of the borrower's social network for purposes of determining the credit worthiness of the borrower; the average credit worthiness, credit standing, or credit capacity of members of the borrower's social network; or any group score that is not the borrower's own credit worthiness, credit standing, or credit capacity. The Department may adopt rules with respect to underwriting.

Section 27. Consumer protections.

(a) A lender shall provide the following disclosures to a recipient, in a clear and conspicuous manner if any, at the time of extending a specific offer of a loan:

(1) how to file a complaint with the Department;

(2) the terms of the loan, including cost, such as interest and fees, repayment schedule, the means by which a consumer may dispute billing practices, whether the transaction will or will not be reported to a credit reporting agency, and other material conditions, in a clear and conspicuous manner;

(3) policies and procedures for underwriting loans, and factors considered in the underwriting process;

(4) the annual percentage rate, using only the words annual percentage rate or the abbreviation "APR", expressed as a yearly rate, inclusive of any fees and finance charges that cannot be avoided by a recipient;

(5) the total repayment amount, which is the disbursement amount plus the finance charge;

(6) the term of the financing;

(7) the payment amounts:

(A) for payment amounts that are fixed, the payment amounts and frequency, such as daily, weekly, monthly, and, if the term is longer than one month, the average monthly payment amount; or

(B) for payment amounts that are variable, a full payment schedule or a description of the method used to calculate the amounts and frequency of payments, and, if the term is longer than one month, the estimated average monthly payment amount;

(8) a description of all other potential fees and charges that can be avoided by the recipient, including, but not limited to, late payment fees and returned payment fees;

(9) a description of collateral requirements or security interests, if any;

(10) the finance charge; and

(11) Any other disclosures required by the Secretary by rule.

(b) A lender shall maintain policies and procedures for maintaining accurate data that may be reported to credit reporting agencies. A lender may use, sell, or share the data of a consumer, other than in connection with the making of a particular loan to the consumer, only with the consumer's consent. A lender shall disclose or cause to be disclosed to a consumer in a clear and conspicuous manner how the consumer's data may be used, shared, or sold by the lender before obtaining the consumer's consent and also shall disclose or cause to be disclosed to the consumer in a clear and conspicuous manner how the consumer may subsequently withdraw consent to the use, sharing, or sale. A lender shall maintain policies and procedures regarding its use, sale, and sharing of consumers' data. Nothing in this subsection shall prevent a lender from using information in accordance with the Fair Credit Reporting Act or furnishing credit reporting data to a credit reporting agency. The Secretary may adopt rules related to data privacy. No lender shall share consumer data in a manner inconsistent with this Act and rules adopted under this Act.

(c) A lender shall resolve disputes in a manner that is fair and transparent to consumers. A lender shall create a readily available and prominently disclosed method for consumers to bring a dispute to the lender. A lender shall maintain policies and procedures for handling consumer disputes. A lender shall apply to loans the dispute rights and unauthorized charges requirements that apply to credit cards under the federal Truth in Lending Act, regardless of whether the law applies to loans or whether the lender offers a credit card within the scope of the law.

(d) A lender shall provide refunds or credits for goods or services purchased in connection with a loan, if the consumer requests and is entitled to a refund, in a manner that is fair, transparent, and not unduly burdensome to consumers. A lender shall maintain policies and procedures to provide the refunds or credits. The policies and procedures shall be fair, transparent, and not unduly burdensome to the consumer. A lender shall disclose to consumers, in a clear and conspicuous manner, the process by which they can obtain refunds or credits for goods or services they have purchased in connection with a loan.

(e) A lender shall not require consumers to authorize automatic payment from the consumer's accounts. If a consumer voluntarily elects to use automatic payments in relation to the loan, the lender shall not charge the consumer any amount to cancel automatic payments should the consumer request to do so.

(f) A lender shall not require payment by a consumer by credit card.

(g) A lender shall not attempt to debit a consumer's account if it is notified that there are insufficient funds to pay in the account or if it has reason to believe there are insufficient funds to pay in the account without seeking additional, express approval from the consumer. A lender shall present an ACH debit for payment not more than twice.

(h) The lender's license shall be kept conspicuously posted on the mobile application, website, or other consumer interface of the lender, as well as listed in the terms and conditions of any loan offered or entered into by the lender.

(i) A consumer shall be permitted to pay off or refinance the loan at any time. A lender may not impose, directly or indirectly, any additional fee or finance charge other than interest accrued since the consumer's last payment or the start of the loan if the consumer elects to pay off or refinance the loan before full repayment.

(j) A lender may not accept tips, expedited payment fees, or any other fee identified by the Department by rule from consumers.

(k) All requirements set forth in this Section or in any rules adopted by the Department relating to servicing of a loan shall apply to a subsequent purchaser or assignee of a loan, an agent of the lender, or any other person servicing a loan.

Section 27.5. Compliance with federal law. All disclosures required by this Act shall be made in a manner that complies with the federal Truth in Lending Act, amendments thereto, and any regulations issued or which may be issued thereunder.

Section 28. Rate cap. A loan entered into under this Act is subject to the rate cap set forth in the Predatory Loan Prevention Act.

Section 29. Nullification of loans. Any loan made by a person not licensed or otherwise exempt under this Act is null and void and no person or entity shall have any right to collect, attempt to collect, receive, or retain any principal, fee, interest, or charges related to the loan.

Section 30. Annual report. The Secretary may require an annual report from all licensees in a form and manner prescribed by the Secretary. The Department may publish reports containing a compilation of aggregate data concerning the buy-now-pay-later loan industry.

Section 31. Surety bond.

(a) An applicant for a license shall post and a licensee must maintain with the Secretary a bond or bonds issued by corporations qualified to do business as surety companies in this State.

(b) The applicant or licensee shall post a bond in a minimum amount of \$50,000. If the Secretary finds at any time that a bond is of insufficient size, is insecure, exhausted, or otherwise doubtful, an additional bond in the amount as determined by the Secretary shall be filed by the licensee within 30 days after written demand by the Secretary.

(c) The bond must be in a form satisfactory to the Secretary and shall run to the State of Illinois for the benefit of any claimant against the applicant or licensee with respect to any activity regulated by this Act, including unpaid fees, fines, or penalties owed to the Department. A claimant damaged by a breach of the conditions of a bond shall have a right of action upon the bond for damages suffered and may bring suit directly on the bond, or the Secretary may bring suit on behalf of the claimant.

Section 32. Relation to other laws. Nothing in this Act shall be construed to limit the obligation of a licensee to comply with any other applicable laws or rules, including, but not limited to, the Predatory Loan Prevention Act. Any protections, rights, and remedies provided in this Act to a consumer with respect to an agreement with a lender shall be intended to supplement and not be exclusive of any protections, rights, and remedies otherwise available under any other law.

Section 33. Limitation on liability. No provision of this Act imposes any liability on a lender as a result of the actual annual percentage rate charged by a lender differing from the estimated annual percentage rate disclosed in conformity with any regulation, order, or written interpretive opinion of the Secretary or any opinion of the Attorney General, whether or not the regulation, order, or written interpretive opinion is later amended, rescinded, or repealed or determined by judicial or other authority to be invalid for any reason.

Section 34. Liberal construction and purpose. This Act shall be liberally construed to protect consumers.

Section 35. Compliance. No person shall be required to comply with this Act until January 1, 2028, or a later date established by the Department by rule.

Section 36. Action for damages.

(a) A claim of violation of this Act or rules adopted under this Act may be asserted in a civil action. A prevailing consumer may be awarded reasonable attorney's fees and costs.

(b) An action may be commenced in the circuit court of the county in which the licensee or person required to be licensed under this Act resides, has its principal place of business, or is doing business or in the county where the transaction or any substantial portion of the transaction occurred.

(c) In addition to actual damages or injunctive relief, the court may award statutory damages of \$1,000 for each violation of this Act or rules adopted under this Act.

(d) A licensee or person required to be licensed under this Act shall not prohibit any consumer from pursuing the remedies available under this Section.

Section 37. Violations.

(a) Nothing in this Act shall be construed to restrict the exercise of powers or the performance of the duties of the Attorney General that the Attorney General is authorized to exercise or perform by law.

(b) A violation of this Act constitutes an unlawful practice under the Consumer Fraud and Deceptive Business Practices Act. All remedies, penalties, and authority granted to the Attorney General by the Consumer Fraud and Deceptive Business Practices Act shall be available to the Attorney General for the enforcement of this Act.

Section 38. Other licenses. A person holding (i) a license under the Consumer Installment Loan Act, (ii) a license under the Collection Agency Act, (iii) a license under the Sales Finance Agency Act, or (iv) a license identified by the Department by rule is not required to be licensed under this Act, but is otherwise required to comply with this Act.

Section 900. The Consumer Fraud and Deceptive Business Practices Act is amended by adding Section 2MMMM as follows:

(815 ILCS 505/2MMMM new)

Sec. 2MMMM. Violations of the Buy-Now-Pay-Later Loan Consumer Protection Act. A person who violates the Buy-Now-Pay-Later Loan Consumer Protection Act commits an unlawful practice within the meaning of this Act.

Section 997. Severability. If any provision of this Act or the application of the provision is held invalid, the invalidity shall not affect other provisions or applications of the Act which can be given effect without the invalidated provision or application.

Section 999. Effective date. This Act takes effect upon becoming law."

Floor Amendment No. 2 was postponed in the Committee on Judiciary.

There being no further amendments, the foregoing Amendment No. 1 was ordered engrossed, and the bill, as amended, was ordered to a third reading.

On motion of Senator Hastings, **Senate Bill No. 3562** having been printed, was taken up, read by title a second time.

Floor Amendment No. 1 was postponed in the Committee on Judiciary.

There being no further amendments, the bill was ordered to a third reading.

At the hour of 12:43 o'clock p.m., the Chair announced that the Senate stands at ease.

AT EASE

At the hour of 12:48 o'clock p.m., the Senate resumed consideration of business.

Senator Holmes, presiding.

REPORT FROM COMMITTEE ON ASSIGNMENTS

Senator Cunningham, Vice-Chair of the Committee on Assignments, during its April 28, 2026 meeting, reported the following Legislative Measures have been assigned to the indicated Standing Committees of the Senate:

Appropriations: **House Bills Numbered 624, 4922, 5165, 5263 and 5264.**

[April 28, 2026]

Appropriations- Education: **House Bill No. 4791.**

Appropriations- Health and Human Services: **Floor Amendment No. 1 to Senate Bill 598.**

Appropriations- Public Safety and Infrastructure: **House Bills Numbered 2045 and 4708; Committee Amendment No. 1 to Senate Bill 3478.**

Behavioral and Mental Health: **House Bills Numbered 4584 and 4714.**

Child Welfare: **House Bill No. 4587.**

Commerce: **House Bill No. 5470.**

Consumer Protection: **House Bill No. 4702.**

Criminal Law: **House Bills Numbered 1810, 3286, 3393, 4255, 4394, 5310 and 5489; Floor Amendment No. 2 to Senate Bill 3510.**

Education: **House Bills Numbered 1783, 3250, 3408, 4397, 4581, 4788, 4862, 5099, 5321 and 5551; Floor Amendment No. 1 to House Bill 5364; Committee Amendment No. 1 to House Bill 5552.**

Energy and Public Utilities: **House Bill No. 4514; Floor Amendment No. 7 to Senate Bill 3104; Committee Amendment No. 2 to Senate Bill 4039.**

Environment and Conservation: **House Bills Numbered 4829 and 4941; Committee Amendment No. 2 to House Bill 2955.**

Executive: **House Bills Numbered 653, 878, 2044, 3169, 3190, 4091, 4187, 4217, 4304, 4339, 4340, 4377, 4420, 4428, 4461, 4496, 4533, 4571, 4669, 4695, 4728, 4844, 4890, 5024, 5045, 5095, 5166, 5198, 5295, 5390, 5424, 5501 and 5511; Floor Amendment No. 1 to Senate Bill 958; Committee Amendment No. 1 to Senate Bill 1700; Floor Amendment No. 3 to Senate Bill 2772; Committee Amendment No. 1 to Senate Bill 3247; Committee Amendment No. 3 to Senate Bill 3518; Committee Amendment No. 2 to Senate Bill 3830; Committee Amendment No. 1 to House Bill 3175; Committee Amendment No. 2 to House Bill 3663.**

Health and Human Services: **House Bills Numbered 2539, 3392, 4284, 4509, 4612, 4642, 4757, 4868 and 5446; Committee Amendment No. 1 to House Bill 5574.**

Higher Education: **House Bills Numbered 4979, 4990 and 5460.**

Insurance: **House Bills Numbered 3454, 3605, 4160, 4203, 4207, 4373, 5001 and 5284; Floor Amendment No. 4 to Senate Bill 1327; Committee Amendment No. 1 to Senate Bill 3505; Committee Amendment No. 1 to House Bill 2584.**

Judiciary: **House Bills Numbered 67, 1391, 2065, 3659, 3811, 4044, 4273, 4277, 4462, 4540, 4649, 4659, 4725, 4842, 4966, 4984, 5228, 5329 and 5449; Committee Amendment No. 1 to Senate Bill 1940; Floor Amendment No. 2 to Senate Bill 2822; Committee Amendment No. 1 to Senate Bill 3498.**

Labor: **House Bills Numbered 1353, 4361 and 4491.**

Licensed Activities: **House Bills Numbered 3460, 3769, 4154, 4698, 4762, 4793, 5225, 5411 and 5435.**

Local Government: **House Bills Numbered 2137, 4292 and 5542; Floor Amendment No. 2 to Senate Bill 4025.**

Pensions: **House Bill No. 2270; Floor Amendment No. 1 to Senate Bill 638; Floor Amendment No. 1 to Senate Bill 3404.**

Public Health: **House Bills Numbered 4982 and 5494; Floor Amendment No. 3 to Senate Bill 2790.**

Revenue: **House Bill No. 4157; Committee Amendment No. 1 to Senate Bill 1314; Committee Amendment No. 1 to Senate Bill 3799.**

State Government: **House Bills Numbered 3815, 4687 and 5181.**

Transportation: **House Bills Numbered 4385, 4558 and 4948; Floor Amendment No. 4 to Senate Bill 3208.**

Senator Cunningham, Vice-Chair of the Committee on Assignments, during its April 28, 2026 meeting, reported that the Committee recommends that **Senate Bill No. 4041** be re-referred from the Committee on Appropriations- Public Safety and Infrastructure to the Committee on Assignments.

Senator Cunningham, Vice-Chair of the Committee on Assignments, during its April 28, 2026 meeting, to which was referred **House Bills numbered 4206, 4464, 4749, 4770, 4896, 5081, 5148, 5285, 5365, 5474 and 5480**, reported the same back with the recommendation that the bills be placed on the order of second reading without recommendation to committee.

Senator Cunningham, Vice-Chair of the Committee on Assignments, during its April 28, 2026 meeting, to which was referred **Senate Bills Numbered 608, 938 and 1079** on April 11, 2025, pursuant to Rule 3-9(a), reported that the Committee recommends that the bills be approved for consideration and returned to the calendar in their former position.

The report of the Committee was concurred in.

And **Senate Bills Numbered 608, 938 and 1079** were returned to the order of third reading.

Pursuant to Senate Rule 3-8 (b-1), the following amendments will remain in the Committee on Assignments: **Floor Amendment No. 6 to Senate Bill 3104, Committee Amendment No. 1 to Senate Bill 3922 and Floor Amendment No. 1 to Senate Bill 4025.**

Senator Aquino asked and obtained unanimous consent to recess for the purpose of a Democrat caucus.

Senator McClure asked and obtained unanimous consent to recess for the purpose of a Republican caucus.

At the hour of 1:09 o'clock p.m., the Chair announced that the Senate stands at recess subject to the call of the Chair.

AFTER RECESS

At the hour of 3:10 o'clock p.m., the Senate resumed consideration of business.

Senator Holmes, presiding.

[April 28, 2026]

PRESENTATION OF RESOLUTION

Senator Villa offered the following Senate Joint Resolution, which was referred to the Committee on Assignments:

SENATE JOINT RESOLUTION NO. 64

WHEREAS, Latino Unity Day, celebrated in Springfield on May 5, 2026, is an annual gathering centered on advocacy, empowerment, and unity within the Latino community; and

WHEREAS, Latino communities have long celebrated both large and small accomplishments, recognizing that many of our families have had to overcome significant barriers in pursuit of opportunity; and

WHEREAS, We are taught to appreciate those who extend their hands to help others and to recognize the importance of community support in overcoming hardship; and

WHEREAS, It is important for elected officials, legislators, and community leaders to uplift our heritage and sacrifices of those who came before us; and

WHEREAS, Latino leaders in government have a responsibility to use their voices and positions to advocate for their communities, their histories, and their lived experiences, especially while representation remains limited; and

WHEREAS, In recent months, communities across Illinois have experienced fear and uncertainty that have deeply affected families, neighborhoods, and children; and

WHEREAS, Rapid responders across Illinois have stepped forward to protect vulnerable immigrant families, aiding them in urgent situations with bravery; and

WHEREAS, Despite our differences, communities continue to come together to defend hardworking families striving for safety, stability, and the opportunity to pursue the American Dream; and

WHEREAS, Many immigrant families continue to face barriers in achieving that dream; and

WHEREAS, Rapid responders continue to provide hope and inspiration, reminding us that the future can be strengthened through humanity, unity, and collective action; and

WHEREAS, In times of fear and injustice, communities can come together, set aside differences, and stand united in defense of dignity and human rights; therefore, be it

RESOLVED, BY THE SENATE OF THE ONE HUNDRED FOURTH GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, THE HOUSE OF REPRESENTATIVES CONCURRING HEREIN, that we recognize the rapid responders of Illinois for their dedication, courage, and unwavering commitment to protecting and uplifting communities; and be it further

RESOLVED, That we acknowledge the vital role rapid responders play in supporting immigrant families, promoting safety and awareness, and strengthening unity across all communities.

LEGISLATIVE MEASURES FILED

The following Floor amendment to the House Bill listed below has been filed with the Secretary and referred to the Committee on Assignments:

[April 28, 2026]

Amendment No. 1 to House Bill 5081

The following Floor amendments to the Senate Bills listed below have been filed with the Secretary and referred to the Committee on Assignments:

Amendment No. 1 to Senate Bill 1079
Amendment No. 1 to Senate Bill 2013
Amendment No. 5 to Senate Bill 3208
Amendment No. 1 to Senate Bill 3222
Amendment No. 2 to Senate Bill 3222
Amendment No. 2 to Senate Bill 3798

The following Committee amendments to the House Bills listed below have been filed with the Secretary and referred to the Committee on Assignments:

Amendment No. 1 to House Bill 4365
Amendment No. 1 to House Bill 4373
Amendment No. 1 to House Bill 5136
Amendment No. 1 to House Bill 5228
Amendment No. 1 to House Bill 5387

At the hour of 3:10 o'clock p.m., the Chair announced that the Senate stands adjourned until Wednesday, April 29, 2026, at 11:00 o'clock a.m.