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| **BILL/BANKERS** | |
| **Bill No.** |  |
| [A6808](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLA06808%22,%22ACT14%22)) | **Galef** -- Establishes the New York state commission on establishing a bank owned by New York state No same as **SUMM :**Establishes the New York state commission on establishing a bank owned by New York state for purposes of determining what benefits a public bank or network of public banks owned by the state of New York or by a public authority constituted by the state of New York could provide for the New York state government, local governments, communities, private businesses, community banks, credit unions and people; requires publication of the commission's findings and recommendations. 04/08/21 referred to banks |
| [A6835](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLA06835%22,%22ACT15%22)) | **Reyes** -- Relates to assessment of the record of performance of banking institutions in supporting persons and certain entities affected by the outbreak of COVID-19 Same as S 957 SANDERS **SUMM :**Amd §28-b, Bank L Provides for assessment of activities conducted by the banking institution to support persons, small businesses, minority- and women-owned businesses, and certain not-for-profit corporations affected by the outbreak of coronavirus disease 2019 (COVID-19). 04/12/21 referred to banks |
| [A6841](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLA06841%22,%22ACT16%22)) | **Otis** -- Extends the enforcement of the collection of delinquent real property taxes and the collection of taxes by banks and enforces the collection of taxes in certain villages Same as S 6720 REICHLIN-MELNICK **SUMM :**Amd §6, Chap 602 of 1993 Extends the enforcement of the collection of delinquent real property taxes and the collection of taxes by banks; enforces the collection of taxes in certain villages. 04/12/21 referred to real property taxation 05/19/21 reported referred to ways and means 05/19/21 reported referred to rules |
| [A6884](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLA06884%22,%22ACT17%22)) | **Lavine** -- Prevents fraudulent deed transfers Same as S 1569 SANDERS **SUMM :**Amd §333, RP L; amd §§6-n & 14, Bank L Relates to preventing fraudulent deed transfers; protects home owners from being misled into transferring their home to mortgage servicers. 04/13/21 referred to judiciary |
| [A7019](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLA07019%22,%22ACT18%22)) | **Seawright** -- Extends the effectiveness of certain provisions relating to permissible fees in connection with open end loans Same as S 6444 SANDERS **SUMM :**Amd §3, Chap 223 of 1996 Extends the effectiveness of certain provisions relating to permissible fees in connection with open end loans. 04/20/21 referred to banks 04/26/21 reported 04/29/21 advanced to third reading cal.274 05/05/21 passed assembly 05/05/21 delivered to senate 05/05/21 REFERRED TO BANKS |
| [A7087](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLA07087%22,%22ACT19%22)) | **Pichardo** -- Relates to the report of suspected financial exploitation Same as S 5658 PARKER **SUMM :**Add §9-y, Bank L Relates to the reporting of suspected financial exploitation; requires the superintendent of the department of financial services to develop guidelines relating to reporting suspected financial exploitation; provides that a third party who reports suspected financial abuse shall have immunity from any civil or criminal liability as a result. 04/21/21 referred to banks |
| [A7088](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLA07088%22,%22ACT20%22)) | **Kelles** -- Establishes a conservation easement agreement exemption in the town of Danby in Tompkins county Same as S 6240 OBERACKER **SUMM :**Add §491-b, RPT L Authorizes the town of Danby in Tompkins county to adopt a local law to provide that real property which has been acquired for the purpose of the preservation of an open space or an open area may be partially exempt from local real property taxation, provided that the owner or owners of such real property enter into a conservation easement agreement with the municipality. 04/21/21 referred to real property taxation |
| [A7112](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLA07112%22,%22ACT21%22)) | **Reyes** -- Prohibits state chartered banking institutions from investing in and providing financing for private prisons Same as S 1015 BENJAMIN **SUMM :**Add §12, Bank L Prohibits state chartered banking institutions from investing in and providing financing for private prisons. 04/22/21 referred to banks 05/19/21 reported referred to codes |
| [A7324A](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLA07324A%22,%22ACT22%22)) | **Anderson** -- Directs the department of financial services to conduct a study on certain impacts of the coronavirus (COVID-19) pandemic Same as S 6070-A SANDERS **SUMM :**Directs the department of financial services to conduct a study on the impacts of the coronavirus (COVID-19) pandemic on underbanked and underserved areas and small businesses and minority- and women-owned business enterprises getting loans. 05/05/21 referred to governmental operations 05/05/21 reference changed to banks 05/14/21 amend and recommit to banks 05/14/21 print number 7324a 05/19/21 reported referred to ways and means |
| [A7334](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLA07334%22,%22ACT23%22)) | **Pichardo** -- Allows credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations Same as S 670 SANDERS **SUMM :**Amd §10, Gen Muni L; amd §§454, 237, 234, 383, 86 & 87, add §§454-a & 454-b, Bank L Allows credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations. 05/05/21 referred to banks 05/19/21 reported referred to ways and means |
| [A7337](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLA07337%22,%22ACT24%22)) | **Englebright** -- Prohibits imposition of surcharges at automated teller machines on public university property Same as S 3243 SANDERS **SUMM :**Add §9-y, Bank L Prohibits imposing surcharges on automated teller machines located on state university of New York or city university of New York property. 05/05/21 referred to banks |
| [A7579](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLA07579%22,%22ACT25%22)) | **O'Donnell** -- Directs the court to provide notice to the former owners of foreclosed property of the right to file a claim for the excess funds from the sale of the real property Same as S 3130 KAVANAGH **SUMM :**Amd §1354, RPAP L; amd §1136, RPT L Directs the court to provide notice to the former owners of foreclosed property of the right to file a claim for the excess funds from the sale of the real property. 05/14/21 referred to judiciary |
| [A7650](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLA07650%22,%22ACT26%22)) | **Pichardo** -- Requires a written notification of overdraft fees charged to certain account holders No same as **SUMM :**Add §9-y, Bank L Requires financial institutions to send a written notification of overdraft fees charged to account holders every 180 days. 05/19/21 referred to banks |
| [A7651](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLA07651%22,%22ACT27%22)) | **Pichardo** -- Directs the superintendent of financial services to study overdraft fees No same as **SUMM :**Directs the superintendent of financial services to study overdraft fees and prepare a report to be delivered to the governor, the temporary president of the senate and the speaker of the assembly. 05/19/21 referred to banks |
| [A7728](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLA07728%22,%22ACT28%22)) | **Stern** -- Relates to the excelsior linked deposit program and certified disabled veteran-owned business enterprises Same as S 7068 BROOKS **SUMM :**Amd §§213, 218 & 220, St Fin L Provides for no interest rate for certain linked loans for certified service-disabled veteran-owned business enterprises, projects to provide financing necessary to carry out a procurement contract with an agency or authority or other entity of the state or federal government; defines "certified service-disabled veteran-owned business enterprise" means any service-disabled veteran-owned business enterprise as provided for in section 369-H of the executive law and certified pursuant to section 369-I of the executive law; makes related provisions. 05/20/21 referred to economic development |
| [S6236](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLS06236%22,%22ACT29%22)) | **SANDERS** -- Enacts the "COVID-19 Foreclosure Relief Act of 2021" No same as **SUMM :**Add §9-y, Bank L Enacts the "COVID-19 Foreclosure Relief Act of 2021" to provide a property tax reimbursement program for regulated institutions. 04/16/21 REFERRED TO BANKS |
| [S6240](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLS06240%22,%22ACT30%22)) | **OBERACKER** -- Establishes a conservation easement agreement exemption in the town of Danby in Tompkins county Same as A 7088 Kelles **SUMM :**Add §491-b, RPT L Authorizes the town of Danby in Tompkins county to adopt a local law to provide that real property which has been acquired for the purpose of the preservation of an open space or an open area may be partially exempt from local real property taxation, provided that the owner or owners of such real property enter into a conservation easement agreement with the municipality. 04/19/21 REFERRED TO LOCAL GOVERNMENT |
| [S6413](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLS06413%22,%22ACT31%22)) | **COMRIE** -- Relates to civil penalties associated with financial frauds No same as **SUMM :**Amd §§408 & 104, Fin Serv L Relates to civil penalties associated with financial frauds; re-defines financial product or service to include warranties sold or provided to a consumer or small business or any guaranty or suretyship provided by a consumer. 04/27/21 REFERRED TO BANKS |
| [S6414](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLS06414%22,%22ACT32%22)) | **COMRIE** -- Enacts the "Consumer and Small business Protection Act" Same as A 2495-A Niou **SUMM :**Amd §349, Gen Bus L Enacts the "Consumer and Small business Protection Act"; relates to standing for persons affected by prohibited or unlawful business practices; expands prohibited acts to include unfair, deceptive or abusive acts. 04/27/21 REFERRED TO CONSUMER PROTECTION |
| [S6439](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLS06439%22,%22ACT33%22)) | **BRISPORT** -- Repeals section 3218 of the civil practice law and rules relating to judgments by confession; repealer No same as **SUMM :**Rpld §3218, CPLR Relates to judgments by confession. 04/28/21 REFERRED TO JUDICIARY |
| [S6444](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLS06444%22,%22ACT34%22)) | **SANDERS** -- Extends the effectiveness of certain provisions relating to permissible fees in connection with open end loans Same as A 7019 Seawright **SUMM :**Amd §3, Chap 223 of 1996 Extends the effectiveness of certain provisions relating to permissible fees in connection with open end loans. 04/29/21 REFERRED TO BANKS 05/18/21 1ST REPORT CAL.1152 05/20/21 2ND REPORT CAL. |
| [S6631](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLS06631%22,%22ACT35%22)) | **BENJAMIN** -- Relates to the regulation and licensing of on-demand pay providers Same as A 3570-A Hevesi **SUMM :**Add Art 9-B §§374-aa - 374-ee, Bank L Relates to the regulation and licensing of employer-integrated and non-verified on-demand pay providers. 05/10/21 REFERRED TO BANKS |
| [S6720](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLS06720%22,%22ACT36%22)) | **REICHLIN-MELNICK** -- Extends the enforcement of the collection of delinquent real property taxes and the collection of taxes by banks and enforces the collection of taxes in certain villages Same as A 6841 Otis **SUMM :**Amd §6, Chap 602 of 1993 Extends the enforcement of the collection of delinquent real property taxes and the collection of taxes by banks; enforces the collection of taxes in certain villages. 05/13/21 REFERRED TO LOCAL GOVERNMENT |
| [S6749](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLS06749%22,%22ACT37%22)) | **BRISPORT** -- Provides that an action on a money judgment shall be commenced within three years; repealer No same as **SUMM :**Rpld §211 sub (b), amd §214, CPLR Provides that an action on a money judgment shall be commenced within three years and shall be presumed to be paid and satisfied after the expiration of three years from the time when the party recovering the judgment was first entitled to enforce it; repeals certain provisions relating thereto. 05/14/21 REFERRED TO JUDICIARY |
| [S6778](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLS06778%22,%22ACT38%22)) | **COONEY** -- Provides for earned income access services offered in this state No same as **SUMM :**Add Art 9-B §§374-aa - 374-cc, Bank L Provides for earned income access services offered in this state; defines terms; provides requirements for income access services; outlines reporting requirements and enforcement provisions; makes related provisions. 05/17/21 REFERRED TO BANKS |
| [S6902](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLS06902%22,%22ACT39%22)) | **COONEY** -- Enacts the "Excelsior Opportunity Accounts Act" No same as **SUMM :**Add Art 17 §§9100 - 9110, Bank L; amd §§280-a & 612, Tax L; amd §§92-b & 93-b, St Fin L Enacts the "Excelsior Opportunity Accounts Act"; establishes a special fund for EO accounts within the department of financial services for certain eligible individuals born after December 31, 2023, who reside in the state, are under age 18, with household income not exceeding 700% of the poverty level; provides for contribution and investment of monies of fund. 05/20/21 REFERRED TO BANKS |
| [S6949](javascript:onclick_bn(%22bstframe%22,%22SPECIAL%22,%222021%22,%22BILLS06949%22,%22ACT40%22)) | **KENNEDY** -- Establishes joint and survivorship accounts; repealer No same as **SUMM :**Add §675-a, amd §§675 & 678, rpld §678, ren §679 to be §678, Bank L Provides for joint and survivorship accounts, provides that absent indication to the contrary, funds remaining in such an account upon the death of the depositor shall be deemed part of the depositor's estate. 05/20/21 REFERRED TO BANKS |