

**BILL/BANKERS**

<b>Bill No.</b>	
<a href="#">A8319</a>	<p><b>Rosenthal</b> -- Relates to limits on overdraft fees charged by certain state chartered banking institutions            No same as  <b>SUMM</b> : Amd §§9-y, 108, 235-c &amp; 383, add §9-q, Bank L Provides that charges imposed by certain state chartered banking institutions in connection with a check or other written order drawn on insufficient funds shall not exceed the greater of five dollars or the pro rata share of such state chartered banking institution's total direct costs and charge-off losses for providing non-covered overdraft credit.            05/13/25 referred to banks</p>
<a href="#">A8403</a>	<p><b>Romero</b> -- Relates to prosecution by the department of financial services and municipalities of certain violations regarding residential real property            Same as S 2117 FAHY  <b>SUMM</b> : Add §1360, RPAP L Relates to prosecution by the department of financial services (DFS) and municipalities of certain violations regarding residential real property by mortgage lenders and similar entities; directs DFS to promulgate standards of review of whether to prosecute such violations; requires deference to municipalities where both the municipality and DFS are authorized to prosecute such a violation; directs payments of civil penalties issued pursuant to such violations to be paid to DFS if DFS is the prosecuting entity.            05/13/25 referred to judiciary</p>
<a href="#">A8409</a>	<p><b>Seawright</b> -- Extends the effectiveness of provisions of law relating to permissible fees in connection with open end loans            No same as  <b>SUMM</b> : Amd §3, Chap 223 of 1996 Extends the effectiveness of provisions of law relating to permissible fees in connection with open end loans from June 30, 2025 until June 30, 2027.            05/14/25 referred to banks</p>
<a href="#">A8423</a>	<p><b>Levenberg</b> -- Limits the amount of certain credit service charges in motor vehicle retail installment contracts            Same as S 5213 SANDERS  <b>SUMM</b> : Amd §303, Pers Prop L Limits the amount of certain credit service charges in motor vehicle retail installment contracts.            05/15/25 referred to consumer affairs and protection</p>
<a href="#">S7933</a>	<p><b>COONEY</b> -- Grants a right of action where registration fees are imposed on mortgagors in default</p>

	<p>Same as A 8244 Peoples-Stokes</p> <p><b>SUMM :</b> Amd §1393, RPAP L Grants a right of action where registration fees of residential mortgages in default are imposed on the mortgagor; increases fee amount authorized to be imposed on mortgagees or their agents.</p> <p>05/14/25 REFERRED TO HOUSING, CONSTRUCTION AND COMMUNITY DEVELOPMENT</p>
<a href="#">S8103</a>	<p><b>COMRIE</b> -- Enacts the "department of financial services open data act"</p> <p>No same as</p> <p><b>SUMM :</b> Add §208, Fin Serv L Requires the department of financial services to comply with the provisions of Executive Order 95 of 2013, "Using Technology to Promote Transparency, Improve Government Performance and Enhance Citizen Engagement", and to provide the New York state office of information technology services and the legislature certain necessary data.</p> <p>05/15/25 REFERRED TO BANKS</p>
<a href="#">S8115</a>	<p><b>SANDERS</b> -- Relates to the use of automated decision tools by banks for the purposes of making lending decisions</p> <p>Same as A 773 Rosenthal</p> <p><b>SUMM :</b> Add §103-a, Bank L Relates to the use of automated decision tools by banks for the purposes of making lending decisions; allows loan applicants to consent to or opt out of such use.</p> <p>05/15/25 REFERRED TO BANKS</p>