



## 101ST GENERAL ASSEMBLY

### State of Illinois

2019 and 2020

SB1313

Introduced 2/7/2019, by Sen. Cristina Castro

#### SYNOPSIS AS INTRODUCED:

765 ILCS 1026/15-201  
765 ILCS 1026/15-210  
765 ILCS 1026/15-503  
765 ILCS 1026/15-603  
765 ILCS 1026/15-1002  
765 ILCS 1026/15-1002.1  
765 ILCS 1026/15-1004  
765 ILCS 1026/15-1401  
765 ILCS 1026/15-1402

Amends the Revised Uniform Unclaimed Property Act. Makes changes concerning the time and circumstances under which financial organization deposits are presumed abandoned. Provides that compensation held on a payroll card is reportable one year after the date of the last indication of interest in the property by the apparent owner, except if the payroll card becomes a demand deposit, then 3 years after the date of the last indication of interest in the property by the apparent owner. Provides that the administrator does not need to notify the Department of Revenue of the names or social security numbers of apparent owners of abandoned property if he or she reasonably believes that the Department of Revenue will be unable to provide information that would provide sufficient evidence to establish that the person in the Department of Revenue's records is the apparent owner of unclaimed property in the custody of the administrator. Provides that the State Treasurer shall examine a financial organization in compliance with the visitation standards established in the National Bank Act or the Federal Credit Union Act, if applicable. Provides that records obtained in examinations of State-regulated financial organizations are subject to the same provisions concerning use and confidentiality as records obtained in examinations of other persons. Makes other changes. Effective immediately.

LRB101 08233 LNS 53299 b

1 AN ACT concerning civil law.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Revised Uniform Unclaimed Property Act is  
5 amended by changing Sections 15-201, 15-210, 15-503, 15-603,  
6 15-1002, 15-1002.1, 15-1004, 15-1401, and 15-1402 as follows:

7 (765 ILCS 1026/15-201)

8 Sec. 15-201. When property presumed abandoned. Subject to  
9 Section 15-210, the following property is presumed abandoned if  
10 it is unclaimed by the apparent owner during the period  
11 specified below:

12 (1) a traveler's check, 15 years after issuance;

13 (2) a money order, 3 ~~7~~ years after issuance;

14 (3) any instrument on which a financial organization or  
15 business association is directly liable, 3 years after  
16 issuance;

17 (4) a state or municipal bond, bearer bond, or  
18 original-issue-discount bond, 3 years after the earliest  
19 of the date the bond matures or is called or the obligation  
20 to pay the principal of the bond arises;

21 (5) a debt of a business association, 3 years after the  
22 obligation to pay arises;

23 (6) financial organization deposits as follows:

1           (i) a demand deposit, 3 years after the date of the  
2 last indication of interest in the property by the  
3 apparent owner;

4           (ii) a savings deposit, 3 years after the date of  
5 the last indication of interest in the property by the  
6 apparent owner;

7           (iii) a time deposit for which the owner has not  
8 consented to automatic renewal of the time deposit, 3  
9 years after the date of the last indication of interest  
10 in the property by the apparent owner;

11           (iv) an automatically renewable time deposit for  
12 which the owner consented to the automatic renewal in a  
13 record on file with the holder, 3 years after the date  
14 of the last indication of interest in the property by  
15 the apparent owner following the completion of the  
16 initial term of the time deposit and one automatic  
17 renewal term of the time deposit ~~a demand, savings, or~~  
18 ~~time deposit, 3 years after the later of maturity or~~  
19 ~~the date of the last indication of interest in the~~  
20 ~~property by the apparent owner, except for a deposit~~  
21 ~~that is automatically renewable, 3 years after its~~  
22 ~~initial date of maturity unless the apparent owner~~  
23 ~~consented in a record on file with the holder to~~  
24 ~~renewal at or about the time of the renewal;~~

25           (7) money or a credit owed to a customer as a result of  
26 a retail business transaction, other than in-store credit

1 for returned merchandise, 3 years after the obligation  
2 arose;

3 (8) an amount owed by an insurance company on a life or  
4 endowment insurance policy or an annuity contract that has  
5 matured or terminated, 3 years after the obligation to pay  
6 arose under the terms of the policy or contract or, if a  
7 policy or contract for which an amount is owed on proof of  
8 death has not matured by proof of the death of the insured  
9 or annuitant, as follows:

10 (A) with respect to an amount owed on a life or  
11 endowment insurance policy, the earlier of:

12 (i) 3 years after the death of the insured; or

13 (ii) 2 years after the insured has attained, or  
14 would have attained if living, the limiting age  
15 under the mortality table on which the reserve for  
16 the policy is based; and

17 (B) with respect to an amount owed on an annuity  
18 contract, 3 years after the death of the annuitant.

19 (9) funds on deposit or held in trust pursuant to the  
20 Illinois Funeral or Burial Funds Act, the earliest of:

21 (A) 2 years after the date of death of the  
22 beneficiary;

23 (B) one year after the date the beneficiary has  
24 attained, or would have attained if living, the age of  
25 105 where the holder does not know whether the  
26 beneficiary is deceased;

1 (C) 40 years after the contract for prepayment was  
2 executed;

3 (10) property distributable by a business association  
4 in the course of dissolution or distributions from the  
5 termination of a retirement plan, one year after the  
6 property becomes distributable;

7 (11) property held by a court, including property  
8 received as proceeds of a class action, 3 years after the  
9 property becomes distributable;

10 (12) property held by a government or governmental  
11 subdivision, agency, or instrumentality, including  
12 municipal bond interest and unredeemed principal under the  
13 administration of a paying agent or indenture trustee, 3  
14 years after the property becomes distributable;

15 (13) wages, commissions, bonuses, or reimbursements to  
16 which an employee is entitled, or other compensation for  
17 personal services: ~~, including amounts held on a payroll~~  
18 ~~card, one year after the amount becomes payable;~~

19 (A) not held on a payroll card, one year after the  
20 amount becomes payable; or

21 (B) held on a payroll card, one year after the date  
22 of the last indication of interest in the property by  
23 the apparent owner, unless the payroll card becomes a  
24 demand deposit and is no longer a payroll card account  
25 as defined in Regulation E, 12 CFR Part 1005, as  
26 amended, then 3 years after the date of the last

1           indication of interest in the property by the apparent  
2           owner;

3           (14) a deposit or refund owed to a subscriber by a  
4           utility, one year after the deposit or refund becomes  
5           payable, except that any capital credits or patronage  
6           capital retired, returned, refunded or tendered to a member  
7           of an electric cooperative, as defined in Section 3.4 of  
8           the Electric Supplier Act, or a telephone or  
9           telecommunications cooperative, as defined in Section  
10          13-212 of the Public Utilities Act, that has remained  
11          unclaimed by the person appearing on the records of the  
12          entitled cooperative for more than 2 years, shall not be  
13          subject to, or governed by, any other provisions of this  
14          Act, but rather shall be used by the cooperative for the  
15          benefit of the general membership of the cooperative; and

16          (15) property not specified in this Section or Sections  
17          15-202 through 15-208, the earlier of 3 years after the  
18          owner first has a right to demand the property or the  
19          obligation to pay or distribute the property arises.

20          Notwithstanding anything to the contrary in this Section  
21          15-201, and subject to Section 15-210, a deceased owner cannot  
22          indicate interest in his or her property. If the owner is  
23          deceased and the abandonment period for the owner's property  
24          specified in this Section 15-201 is greater than 2 years, then  
25          the property, other than an amount owed by an insurance company  
26          on a life or endowment insurance policy or an annuity contract

1 that has matured or terminated, shall instead be presumed  
2 abandoned 2 years from the date of the owner's last indication  
3 of interest in the property.

4 (Source: P.A. 100-22, eff. 1-1-18; 100-566, eff. 1-1-18.)

5 (765 ILCS 1026/15-210)

6 Sec. 15-210. Indication of apparent owner interest in  
7 property.

8 (a) The period after which property is presumed abandoned  
9 is measured from the later of:

10 (1) the date the property is presumed abandoned under  
11 this Article; or

12 (2) the latest indication of interest by the apparent  
13 owner in the property.

14 (b) Under this Act, an indication of an apparent owner's  
15 interest in property includes:

16 (1) a record communicated by the apparent owner to the  
17 holder or agent of the holder concerning the property or  
18 the account in which the property is held;

19 (2) an oral communication by the apparent owner to the  
20 holder or agent of the holder concerning the property or  
21 the account in which the property is held, if the holder or  
22 its agent contemporaneously makes and preserves a record of  
23 the fact of the apparent owner's communication;

24 (3) presentment of a check or other instrument of  
25 payment of a dividend, interest payment, or other

1 distribution, or evidence of receipt of a distribution made  
2 by electronic or similar means, with respect to an account,  
3 underlying security, or interest in a business  
4 association;

5 (4) activity directed by an apparent owner in the  
6 account in which the property is held, including accessing  
7 the account or information concerning the account, or a  
8 direction by the apparent owner to increase, decrease, or  
9 otherwise change the amount or type of property held in the  
10 account;

11 (5) a deposit into or withdrawal from an account at a  
12 financial organization, except for a recurring Automated  
13 Clearing House (ACH) debit or credit previously authorized  
14 by the apparent owner or an automatic reinvestment of  
15 dividends or interest; and

16 (6) subject to subsection (e), payment of a premium on  
17 an insurance policy.

18 (c) An action by an agent or other representative of an  
19 apparent owner, other than the holder acting as the apparent  
20 owner's agent, is presumed to be an action on behalf of the  
21 apparent owner.

22 (d) A communication with an apparent owner by a person  
23 other than the holder or the holder's representative is not an  
24 indication of interest in the property by the apparent owner  
25 unless a record of the communication evidences the apparent  
26 owner's knowledge of a right to the property.



1           (e) If the insured dies or the insured or beneficiary of an  
2 insurance policy otherwise becomes entitled to the proceeds  
3 before depletion of the cash surrender value of the policy by  
4 operation of an automatic-premium-loan provision or other  
5 nonforfeiture provision contained in the policy, the operation  
6 does not prevent the policy from maturing or terminating.

7           (f) If the apparent owner has another property with the  
8 holder to which Section 201(6) applies, then activity directed  
9 by an apparent owner in any other accounts, including loan  
10 accounts, at a financial organization holding an inactive  
11 account of the apparent owner shall be an indication of  
12 interest in all such accounts if:

13                   (A) the apparent owner engages in one or more of  
14 the following activities:

15                           (i) the apparent owner undertakes one or more  
16 of the actions described in subsection (b) of this  
17 Section regarding any of the other accounts the  
18 apparent owner has with the financial organization  
19 ~~account that appears on a consolidated statement~~  
20 ~~with the inactive account;~~

21                           (ii) the apparent owner increases or decreases  
22 the amount of funds in any other account the  
23 apparent owner has with the financial  
24 organization; or

25                           (iii) the apparent owner engages in any other  
26 relationship with the financial organization,

1 including payment of any amounts due on a loan; and  
2 (B) the foregoing apply so long as the mailing  
3 address for the apparent owner in the financial  
4 organization's books and records is the same for both  
5 the inactive account and the active account.

6 (Source: P.A. 100-22, eff. 1-1-18.)

7 (765 ILCS 1026/15-503)

8 Sec. 15-503. Notice by administrator.

9 (a) The administrator shall give notice to an apparent  
10 owner that property presumed abandoned and appears to be owned  
11 by the apparent owner is held by the administrator under this  
12 Act.

13 (b) In providing notice under subsection (a), the  
14 administrator shall:

15 (1) except as otherwise provided in paragraph (2), send  
16 written notice by first-class United States mail to each  
17 apparent owner of property valued at \$100 or more held by  
18 the administrator, unless the administrator determines  
19 that a mailing by first-class United States mail would not  
20 be received by the apparent owner, and, in the case of a  
21 security held in an account for which the apparent owner  
22 had consented to receiving electronic mail from the holder,  
23 send notice by electronic mail if the electronic-mail  
24 address of the apparent owner is known to the administrator  
25 instead of by first-class United States mail; or

1           (2) send the notice to the apparent owner's  
2 electronic-mail address if the administrator does not have  
3 a valid United States mail address for an apparent owner,  
4 but has an electronic-mail address that the administrator  
5 does not know to be invalid.

6           (c) In addition to the notice under subsection (b), the  
7 administrator shall:

8           (1) publish every 6 months in at least one English  
9 language newspaper of general circulation in each county in  
10 this State notice of property held by the administrator  
11 which must include:

12                   (A) the total value of property received by the  
13 administrator during the preceding 6-month period,  
14 taken from the reports under Section 15-401;

15                   (B) the total value of claims paid by the  
16 administrator during the preceding 6-month period;

17                   (C) the Internet web address of the unclaimed  
18 property website maintained by the administrator;

19                   (D) an ~~a telephone number~~ and electronic-mail  
20 address to contact the administrator to inquire about  
21 or claim property; and

22                   (E) a statement that a person may access the  
23 Internet by a computer to search for unclaimed property  
24 and a computer may be available as a service to the  
25 public at a local public library.

26           (2) The administrator shall maintain a website

1 accessible by the public and electronically searchable  
2 which contains the names reported to the administrator of  
3 apparent owners for whom property is being held by the  
4 administrator. The administrator need not list property on  
5 such website when: no owner name was reported, a claim has  
6 been initiated or is pending for the property, the  
7 administrator has made direct contact with the apparent  
8 owner of the property, and in other instances where the  
9 administrator reasonably believes exclusion of the  
10 property is in the best interests of both the State and the  
11 owner of the property.

12 (d) The website or database maintained under subsection  
13 (c) (2) must include instructions for filing with the  
14 administrator a claim to property and an online claim form with  
15 instructions. The website may also provide a printable claim  
16 form with instructions for its use.

17 (e) Tax return identification of apparent owners of  
18 abandoned property.

19 (1) At least annually the administrator shall notify  
20 the Department of Revenue of the names of persons appearing  
21 to be owners of abandoned property under this Section. The  
22 administrator shall also provide to the Department of  
23 Revenue the social security numbers of the persons, if  
24 available. The administrator does not need to notify the  
25 Department of Revenue of the names or social security  
26 numbers of apparent owners of abandoned property if he or

1       she reasonably believes that the Department of Revenue will  
2       be unable to provide information that would provide  
3       sufficient evidence to establish that the person in the  
4       Department of Revenue's records is the apparent owner of  
5       unclaimed property in the custody of the administrator.

6           (2) The Department of Revenue shall notify the  
7 administrator if any person under subsection (e)(1) has  
8 filed an Illinois income tax return and shall provide the  
9 administrator with the last known address of the person as  
10 it appears in Department of Revenue records, except as  
11 prohibited by federal law. The Department of Revenue may  
12 also provide additional addresses for the same taxpayer  
13 from the records of the Department, except as prohibited by  
14 federal law.

15           (3) In order to facilitate the return of property under  
16 this subsection, the administrator and the Department of  
17 Revenue may enter into an interagency agreement concerning  
18 protection of confidential information, data match rules,  
19 and other issues.

20           (4) The administrator may deliver, as provided under  
21 Section 15-904 of this Act, property or pay the amount  
22 owing to a person matched under this Section without the  
23 person filing a claim under Section 15-903 of this Act if  
24 the following conditions are met:

25                   (A) the value of the property that is owed the  
26                   person is \$2,000 or less;

1 (B) the property is not either tangible property or  
2 securities;

3 (C) the last known address for the person according  
4 to the Department of Revenue records is less than 12  
5 months old; and

6 (D) the administrator has evidence sufficient to  
7 establish that the person who appears in Department of  
8 Revenue records is the owner of the property and the  
9 owner currently resides at the last known address from  
10 the Department of Revenue.

11 (5) If the value of the property that is owed the  
12 person is greater than \$2,000, or is tangible property or  
13 securities the administrator shall provide notice to the  
14 person, informing the person that he or she is the owner of  
15 abandoned property held by the State and may file a claim  
16 with the administrator for return of the property.

17 (f) The administrator may use additional databases to  
18 verify the identity of the person and that the person currently  
19 resides at the last known address. The administrator may  
20 utilize publicly and commercially available databases to find  
21 and update or add information for apparent owners of property  
22 held by the administrator.

23 (g) In addition to giving notice under subsection (b),  
24 publishing the information under subsection (c)(1) and  
25 maintaining the website or database under subsection (c)(2),  
26 the administrator may use other printed publication,

1 telecommunication, the Internet, or other media to inform the  
2 public of the existence of unclaimed property held by the  
3 administrator.

4 (Source: P.A. 100-22, eff. 1-1-18; 100-566, eff. 1-1-18.)

5 (765 ILCS 1026/15-603)

6 Sec. 15-603. Payment or delivery of property to  
7 administrator.

8 (a) Except as otherwise provided in this Section, on filing  
9 a report under Section 15-401, the holder shall pay or deliver  
10 to the administrator the property described in the report.

11 (b) If property in a report under Section 15-401 is an  
12 automatically renewable time deposit and a penalty or  
13 forfeiture in the payment of interest would result from paying  
14 the deposit to the administrator at the time of the report, the  
15 date for reporting and delivering ~~payment of~~ the property to  
16 the administrator is extended until a penalty or forfeiture no  
17 longer would result from payment, if the holder informs the  
18 administrator of the extended date. The holder shall report and  
19 deliver the property no later than the next regular date  
20 prescribed for reporting under this Act for the holder.

21 (c) Tangible property in a safe-deposit box may not be  
22 delivered to the administrator until a mutually agreed upon  
23 date that is no sooner than 60 days after filing the report  
24 under Section 15-401.

25 (d) If property reported to the administrator under Section

1 15-401 is a security, the administrator may:

2 (1) make an endorsement, instruction, or entitlement  
3 order on behalf of the apparent owner to invoke the duty of  
4 the issuer, its transfer agent, or the securities  
5 intermediary to transfer the security; or

6 (2) dispose of the security under Section 15-702.

7 (e) If the holder of property reported to the administrator  
8 under Section 15-401 is the issuer of a certificated security,  
9 the administrator may obtain a replacement certificate in  
10 physical or book-entry form under Section 8-405 of the Uniform  
11 Commercial Code. An indemnity bond is not required.

12 (f) The administrator shall establish procedures for the  
13 registration, issuance, method of delivery, transfer, and  
14 maintenance of securities delivered to the administrator by a  
15 holder.

16 (g) An issuer, holder, and transfer agent or other person  
17 acting in good faith under this Section under instructions of  
18 and on behalf of the issuer or holder is not liable to the  
19 apparent owner for a claim arising with respect to property  
20 after the property has been delivered to the administrator.

21 (h) A holder is not required to deliver to the  
22 administrator a security identified by the holder as a  
23 non-freely transferable security in a report filed under  
24 Section 15-401. If the administrator or holder determines that  
25 a security is no longer a non-freely transferable security, the  
26 holder shall report and deliver the security on the next



1 regular date prescribed for delivery of securities under this  
2 Act for the holder. The holder shall make a determination  
3 annually whether a security identified in a report filed under  
4 Section 15-401 as a non-freely transferable security is no  
5 longer a non-freely transferable security.

6 (Source: P.A. 100-22, eff. 1-1-18.)

7 (765 ILCS 1026/15-1002)

8 Sec. 15-1002. Examination of records to determine  
9 compliance.

10 (a) The administrator, at reasonable times and on  
11 reasonable notice, may:

12 (1) examine the records of any person to determine  
13 whether the person has complied with this Act even if the  
14 person believes it is not in possession of any property  
15 that must be reported, paid, or delivered under this Act;

16 (2) issue an administrative subpoena requiring the  
17 person or agent of the person to make records available for  
18 examination; and

19 (3) bring an action seeking judicial enforcement of the  
20 subpoena.

21 (b) Notwithstanding subsection (a) of this Section, if the  
22 provisions of subsection (b) of Section 484 of the National  
23 Bank Act (12 U.S.C. 484(b)) or Section 106 of the Federal  
24 Credit Union Act (12 U.S.C. 1756) apply to a financial  
25 organization, then the administrator may only initiate an

1 examination of the financial organization pursuant to the  
2 visitation standard of the applicable federal law.

3 (Source: P.A. 100-22, eff. 1-1-18.)

4 (765 ILCS 1026/15-1002.1)

5 Sec. 15-1002.1. Examination of State-regulated financial  
6 organizations.

7 (a) Notwithstanding Section 15-1002 of this Act, for any  
8 financial organization for which the Department of Financial  
9 and Professional Regulation is the primary prudential  
10 regulator, the administrator shall not examine such financial  
11 institution unless the administrator has consulted with the  
12 Secretary of Financial and Professional Regulation and the  
13 Department of Financial and Professional Regulation has not  
14 examined such financial organization for compliance with this  
15 Act within the past 5 years. The Secretary of Financial and  
16 Professional Regulation may waive in writing the provisions of  
17 this subsection (a) in order to permit the administrator to  
18 examine a financial organization or group of financial  
19 organizations for compliance with this Act.

20 (b) Nothing in this Section shall be construed to prohibit  
21 the administrator from examining a financial organization for  
22 which the Department of Financial and Professional Regulation  
23 is not the primary prudential regulator. Further, nothing in ~~is~~  
24 this Act shall be construed to limit the authority of the  
25 Department of Financial and Professional Regulation to examine

1 financial organizations.

2 (Source: P.A. 100-22, eff. 1-1-18; 100-566, eff. 1-1-18;  
3 revised 10-4-18.)

4 (765 ILCS 1026/15-1004)

5 Sec. 15-1004. Records obtained in examination. Records  
6 obtained and records, including work papers, compiled by the  
7 administrator or administrator's agent in the course of  
8 conducting an examination under Section 15-1002 or Section  
9 15-1002.1:

10 (1) are subject to the confidentiality and security  
11 provisions of Article 14 and are exempt from disclosure  
12 under the Freedom of Information Act;

13 (2) may be used by the administrator in an action to  
14 collect property or otherwise enforce this Act;

15 (3) may be used in a joint examination conducted with  
16 another state, the United States, a foreign country or  
17 subordinate unit of a foreign country, or any other  
18 governmental entity if the governmental entity conducting  
19 the examination is legally bound to maintain the  
20 confidentiality and security of information obtained from  
21 a person subject to examination in a manner substantially  
22 equivalent to Article 14;

23 (4) may be disclosed, on request, to the person that  
24 administers the unclaimed property law of another state for  
25 that state's use in circumstances equivalent to

1           circumstances described in this Article, if the other state  
2           is required to maintain the confidentiality and security of  
3           information obtained in a manner substantially equivalent  
4           to Article 14;

5           (5) must be produced by the administrator under an  
6           administrative or judicial subpoena or administrative or  
7           court order; and

8           (6) must be produced by the administrator on request of  
9           the person subject to the examination in an administrative  
10          or judicial proceeding relating to the property.

11         (Source: P.A. 100-22, eff. 1-1-18.)

12           (765 ILCS 1026/15-1401)

13           Sec. 15-1401. Confidential information.

14           (a) Except as otherwise provided in this Section,  
15           information that is confidential under law of this State other  
16           than this Act, another state, or the United States, including  
17           "private information" as defined in the Freedom of Information  
18           Act and "personal information" as defined in the Personal  
19           Information Protection Act, continues to be confidential when  
20           disclosed or delivered under this Act to the administrator or  
21           administrator's agent.

22           (b) Information provided in reports filed pursuant to  
23           Section 15-401, information obtained in the course of an  
24           examination pursuant to Section 15-1002 or Section 15-1002.1,  
25           and the database required by Section 15-503 is exempt from

1 disclosure under the Freedom of Information Act.

2 (c) If reasonably necessary to enforce or implement this  
3 Act, the administrator or the administrator's agent may  
4 disclose confidential information concerning property held by  
5 the administrator or the administrator's agent to:

6 (1) an apparent owner or the apparent owner's  
7 representative under the Probate Act of 1975, attorney,  
8 other legal representative, or relative;

9 (2) the representative under the Probate Act of 1975,  
10 other legal representative, relative of a deceased  
11 apparent owner, or a person entitled to inherit from the  
12 deceased apparent owner;

13 (3) another department or agency of this State or the  
14 United States;

15 (4) the person that administers the unclaimed property  
16 law of another state, if the other state accords  
17 substantially reciprocal privileges to the administrator  
18 of this State if the other state is required to maintain  
19 the confidentiality and security of information obtained  
20 in a manner substantially equivalent to Article 14;

21 (5) a person subject to an examination as required by  
22 Section 15-1004; and

23 (6) an agent of the administrator.

24 (d) The administrator may include on the website or in the  
25 database the names and addresses of apparent owners of property  
26 held by the administrator as provided in Section 15-503. The

1 administrator may include in published notices, printed  
2 publications, telecommunications, the Internet, or other media  
3 and on the website or in the database additional information  
4 concerning the apparent owner's property if the administrator  
5 believes the information will assist in identifying and  
6 returning property to the owner and does not disclose personal  
7 information as defined in the Personal Information Protection  
8 Act.

9 (e) The administrator and the administrator's agent may not  
10 use confidential information provided to them or in their  
11 possession except as expressly authorized by this Act or  
12 required by law other than this Act.

13 (Source: P.A. 100-22, eff. 1-1-18; 100-566, eff. 1-1-18.)

14 (765 ILCS 1026/15-1402)

15 Sec. 15-1402. Confidentiality agreement. A person to be  
16 examined under Section 15-1002 or Section 15-1002.1 may  
17 require, as a condition of disclosure of the records of the  
18 person to be examined, that the administrator or the  
19 administrator's agent execute and deliver to the person to be  
20 examined a confidentiality agreement that:

21 (1) is in a form that is reasonably satisfactory to the  
22 administrator; and

23 (2) requires the person having access to the records to  
24 comply with the provisions of this Article applicable to  
25 the person.

1 (Source: P.A. 100-22, eff. 1-1-18.)

2 Section 99. Effective date. This Act takes effect upon  
3 becoming law.