## 94TH GENERAL ASSEMBLY

## State of Illinois

# 2005 and 2006

#### HB1306

Introduced 2/9/2005, by Rep. Edward J. Acevedo

## SYNOPSIS AS INTRODUCED:

720 ILCS 5/17-5

from Ch. 38, par. 17-5

Amends the Criminal Code of 1961. Makes a technical change in a Section concerning deceptive collection practices.

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AN ACT concerning criminal law.

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

Section 5. The Criminal Code of 1961 is amended by changing
Section 17-5 as follows:

6 (720 ILCS 5/17-5) (from Ch. 38, par. 17-5)

Sec. 17-5. Deceptive collection practices.

A collection agency as defined in <u>the</u> the "Collection Agency Act" or any employee of such collection agency commits a deceptive collection practice when, with the intent to collect a debt owed to a person, corporation, or other entity, he:

(a) represents falsely that he is an attorney, a policeman, a sheriff or deputy sheriff, a bailiff, a county clerk or employee of a county clerk's office, or any other person who by statute is authorized to enforce the law or any order of a court; or

(b) while attempting to collect an alleged debt, misrepresents to the alleged debtor or to his immediate family the corporate, partnership or proprietary name or other trade or business name under which the debt collector is engaging in debt collections and which he is legally authorized to use; or

(c) while attempting to collect an alleged debt, adds to the debt any service charge, interest or penalty which he is not entitled by law to add; or

25 (d) threatens to ruin, destroy, or otherwise adversely 26 affect an alleged debtor's credit rating unless, at the same 27 time, a disclosure is made in accordance with federal law that 28 the alleged debtor has a right to inspect his credit rating; or

(e) accepts from an alleged debtor a payment which he knowsis not owed.

The commission of a deceptive collection practice is a Business Offense punishable by a fine not to exceed \$3,000. HB1306

1 (Source: P.A. 78-1248.)