

# HB4533



## 104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

HB4533

Introduced 1/30/2026, by Rep. Elizabeth "Lisa" Hernandez

### SYNOPSIS AS INTRODUCED:

205 ILCS 658/12-5 new

Amends the Uniform Money Transmission Modernization Act. Provides that licensees may offer every customer who transmits money internationally the option to make a voluntary donation to the Illinois DREAM Fund, as specified. Requires the Department of Financial and Professional Regulation to provide to licensees under the Act electronic copies of all marketing materials created by the Illinois DREAM Fund Commission for licensees.

LRB104 16567 BAB 29965 b

A BILL FOR

1 AN ACT concerning regulation.

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

4 Section 5. The Uniform Money Transmission Modernization  
5 Act is amended by adding Section 12-5 as follows:

6 (205 ILCS 658/12-5 new)

7 Sec. 12-5. Donations; Illinois DREAM Fund.

8 (a) Licensees may offer every customer who transmits money  
9 internationally the option to make a voluntary donation to the  
10 Illinois DREAM Fund. Licensees may present customers with the  
11 option to make a donation to the Illinois DREAM Fund before the  
12 customer completes the transaction. The amount of the donation  
13 shall be no less than \$1 per transaction. The Department may  
14 adopt rules to administer, implement, and interpret the  
15 provisions of this Section, including, but not limited to, the  
16 amount of the donation options to be presented to customers,  
17 the manner and timing of receiving donations and remitting the  
18 donations to the Illinois DREAM Fund, and the methods by which  
19 the licensee may offer the option to donate to customers.  
20 Licensees shall not use, deduct, or retain any amounts from  
21 donations to the Illinois DREAM Fund, except any actual cost  
22 imposed by third-party payment processors to receive or remit  
23 the funds.

1           (b) The Department shall provide to licensees under this  
2           Act electronic copies of all marketing materials created by  
3           the Illinois DREAM Fund Commission for licensees pursuant to  
4           subsection (e) of Section 67 of the Higher Education Student  
5           Assistance Act.