

S.F. No. 2922 and H.F. No. 4048, which had been referred to the Chief Clerk for comparison, were examined and found to be not identical.

The following document shows the differences between S.F. No. 2922, as introduced, and H.F. No. 4048, the first engrossment.

May 11, 2022

Patrick D. Murphy  
Chief Clerk, House of Representatives

### **Explanation of Comparison Reports**

When a Senate File is received from the Senate, it is given its first reading and must be referred to the appropriate standing committee or division under Rule 1.11. But if the House File companion of that Senate File has already been reported out of Committee and given its second reading and is on the General Register, the Senate File must be referred to the Chief Clerk for comparison pursuant to Rule 1.15. The Chief Clerk reports whether the bills were found to be identical or not identical. Once the bills have been compared and the differences have been reported, the Senate File is given its second reading and is substituted for the House File. The House File is then considered withdrawn. Pursuant to rule 3.33, if the bills are not identical and the chief author of the bill wishes to use the House language, the chief author must give notice of their intent to substitute the House language when the bill is placed on the Calendar for the Day or the Fiscal Calendar. If the chief author of the bill wishes to keep the Senate language, no action is required.

1.1 A bill for an act

1.2 relating to commerce; modifying provisions governing licensure and registration

1.3 of collection agencies; requiring the commissioner of commerce to collect and

1.4 maintain certain information regarding credit counseling services; amending

1.5 Minnesota Statutes 2020, section 332.33, subdivision 3, by adding a subdivision;

1.6 proposing coding for new law in Minnesota Statutes, chapter 332.

1.7 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.8 Section 1. Minnesota Statutes 2020, section 332.33, subdivision 3, is amended to read:

1.9 Subd. 3. **Term.** Licenses issued or renewed and registrations received by the

1.10 commissioner of commerce under sections 332.31 to 332.44 shall expire on June 30. Each

1.11 collection agency license shall plainly state the name and business address of the licensee,

1.12 and shall be posted in a conspicuous place in the office where the business is transacted.

1.13 The fee for each collection agency license is \$500, and renewal is \$400. The fee for each

1.14 collector registration and renewal is \$10, which entitles the individual collector to work at

1.15 a licensee's business location or in another location as provided under subdivision 5b. An

1.16 additional branch license is not required for a location used under subdivision 5b. A collection

1.17 agency licensee who desires to carry on business in more than one place shall procure a

1.18 license for each place where the business is to be conducted.

1.19 **EFFECTIVE DATE.** This section is effective June 1, 2022.

1.20 Sec. 2. Minnesota Statutes 2020, section 332.33, is amended by adding a subdivision to

1.21 read:

1.22 Subd. 5b. **Work from home.** An employee of a licensed collection agency may work

1.23 from a location other than the licensee's business location if the licensee and employee

2.1 comply with all requirements under this section that would apply if the employee were

2.2 working at the business location.

2.3 **EFFECTIVE DATE.** This section is effective June 1, 2022.

2.4 Sec. 3. **[332.365] CREDIT COUNSELING ORGANIZATIONS; DEBTORS.**

2.5 Subdivision 1. **Duties of commissioner.** (a) The commissioner shall develop and maintain

2.6 a document that includes the contact information for nonprofit organizations domiciled in

2.7 Minnesota that provide credit counseling services to debtors. Credit counseling services

2.8 include but are not limited to (1) helping debtors understand their rights and responsibilities,

2.9 and (2) working with debtors, creditors, and collection agencies to satisfy debts. Contact

2.10 information for organizations that provide credit counseling services in languages other

2.11 than English to individuals whose primary language is other than English must be included.

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2.2 working at the business location.

2.3 **EFFECTIVE DATE.** This section is effective June 1, 2022.

- 2.12 The document shall include the following statement in English, Spanish, Somali, Hmong,  
2.13 Vietnamese, and Chinese:
- 2.14 "There are resources available to help manage your debt. The following Minnesota  
2.15 organizations offer debt and credit counseling services. The Department of Commerce does  
2.16 not control or guarantee any of the services provided by these organizations. The provision  
2.17 of this list is not a referral to, or endorsement or recommendation of, any organization or  
2.18 the organization's services."
- 2.19 (b) The document shall be no more than one 8-1/2 by 11-inch sheet of paper. The  
2.20 commissioner shall maintain the document and make it publicly available on the department's  
2.21 website in a printable format. The commissioner may update the document no more than  
2.22 once per year and must notify all licensed collection agencies after an update occurs. A  
2.23 collection agency has 120 days from receiving notice from the commissioner of an update  
2.24 to apply the changes to the document.
- 2.25 Subd. 2. **Duties of collection agency.** A collection agency must include the document  
2.26 described in subdivision 1, with the initial written communication sent to a debtor, if the  
2.27 initial communication is performed via United States mail, e-mail, or text message.
- 2.28 **EFFECTIVE DATE.** (a) This section is effective July 1, 2022.
- 2.29 (b) The document required to be developed and maintained by the commissioner under  
2.30 subdivision 1, paragraph (a), must be completed on or before July 1, 2023. The document  
2.31 may be updated for the first time by the commissioner no earlier than September 1, 2024.
- 2.32 (c) A collection agency must meet the requirements of subdivision 2 on or after September  
2.33 1, 2023.