01/06/21 **REVISOR** RSI/EH 21-00547 as introduced

SENATE STATE OF MINNESOTA NINETY-SECOND SESSION

A bill for an act

S.F. No. 813

(SENATE AUTHORS: HAWJ, Franzen, Marty and Dziedzic)

DATE 02/11/2021 **D-PG** 314 OFFICIAL STATUS

Introduction and first reading
Referred to Commerce and Consumer Protection Finance and Policy
Author added Marty

02/15/2021 03/04/2021 402 701 Author added Dziedzic

1.1

1.18

1.2 1.3	relating to consumer protection; requiring debt collectors to provide information in the preferred language of the debtor; proposing coding for new law in Minnesota
1.3	Statutes, chapter 332.
1.5	BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:
1.6	Section 1. [332.375] LANGUAGE ASSISTANCE.
1.7	A collection agency or collector must:
1.8	(1) record and retain the language preference of each consumer from whom they attempt
1.9	to collect a debt;
1.10	(2) upon the request of the debtor, provide a validation notice for proof of the debt in
1.11	the debtor's preferred language;
1.12	(3) wait 30 days from the date the validation notice under clause (2) is provided before
1.13	collecting on a debt;
1.14	(4) at the time the debtor indicates the language preference and at any other time if
1.15	requested by the debtor, provide a simple glossary of common debt collection terms in the
1.16	debtor's preferred language; and
1 17	(5) provide an accurate and complete interpretation or written translation of

correspondence related to the debt in the preferred language indicated by the debtor.

Section 1. 1