

1.1 moves to amend H.F. No. 4048 as follows:

1.2 Page 2, after line 3, insert:

1.3 "Sec. 3. [332.365] CREDIT COUNSELING ORGANIZATIONS; DEBTORS.

1.4 Subdivision 1. Duties of commissioner. (a) The commissioner shall develop and maintain
1.5 a document that includes the contact information for nonprofit organizations domiciled in
1.6 Minnesota that provide credit counseling services to debtors. Credit counseling services
1.7 include, but are not limited to, helping debtors understand their rights and responsibilities
1.8 and working with debtors, creditors, and collection agencies to satisfy debts. Contact
1.9 information for organizations that provide credit counseling services in languages other
1.10 than English to individuals whose primary language is other than English must be included.
1.11 The document shall include the following statement in English, Spanish, Somali, Hmong,
1.12 Vietnamese, and Chinese:

1.13 "There are resources available to help manage your debt. The following Minnesota
1.14 organizations offer debt and credit counseling services. The Department of Commerce does
1.15 not control or guarantee any of the services provided by these organizations. The provision
1.16 of this list is not a referral to, or endorsement or recommendation of, any organization or
1.17 its services."

1.18 (b) The document shall be no more than one 8-1/2 by 11 inch sheet of paper. The
1.19 commissioner shall maintain the document and make it publicly available on the Department's
1.20 Web site in a printable format. The commissioner may update the document no more than
1.21 once per year and must notify all licensed collection agencies after an update occurs. A
1.22 collection agency has 120 days from receiving notice from the commissioner of an update
1.23 to apply the changes to the document.

2.1 Subd. 2. Duties of collection agency. A collection agency must include the document
2.2 described in subdivision 1, with the initial written communication sent to a debtor, if the
2.3 initial communication is performed via United States mail, e-mail, or text message.

2.4 **EFFECTIVE DATE.** (a) This section is effective July 1, 2022.

2.5 (b) The document required to be developed and maintained by the commissioner under
2.6 subdivision 1, paragraph (a), must be completed on or before July 1, 2023. The document
2.7 may be updated for the first time by the commissioner no earlier than September 1, 2024.

2.8 (c) A collection agency must meet the requirements of subdivision 2 on or after September
2.9 1, 2023."

2.10 Amend the title accordingly