

FACT SHEET

Consumer Protection Restitution Account

Minnesota led the nation in creating a Consumer Protection Restitution Account (CPRA) to help fraud victims recover their financial losses. Legislative updates are needed to ensure the fund continues serving defrauded Minnesotans. AARP Minnesota urges support for **SF 4687** (Rest) / **HF 4867** (Lee, K.).

A Bipartisan Success Story

The Consumer Protection Restitution Account was a bipartisan effort in the 2025 legislative session to support fraud victims. The fund is already providing life-changing restitution to Minnesota consumer fraud victims.



Helene, Golden Valley

Paid \$15,000 upfront for dental implants not knowing her dentist’s license was revoked. The clinic unexpectedly closed leaving her and others with unfinished treatments. CPRA will help victims like Helene.

What Does the Bill Do?

SF 4687/HF 4867 ensures long-term sustainability for CRPA by:

- **Removing the \$5 million annual limit** on money from consumer enforcement public compensation into the fund.
- **Creating a fairer distribution formula** by setting a maximum restitution amount of \$100,000 and applying a fair pro-rata formula.

Loss amount	Current Law	Proposal	Proposed Calculation
\$25,000	\$25,000	\$25,000	Total loss up to \$50,000
\$80,000	\$80,000	\$65,000	\$50,000 + half above \$50,000
\$2,000,000	\$2,000,000	\$100,000	\$50,000 + half above \$50,000 to a maximum of \$100,000

100+

Individual submitted complaints since the fund was created

9

Claims received for over \$500,000

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