



### Summary of State Commercial Finance Disclosure Laws

State	Bill No.	Status of Legislation	Status of Regulation	APR Requirement
CA	-	Enacted	Final – Compliance Date of December 9, 2022	Yes
CA	SB 33 – Repeals 2024 Sunset on APR Disclosure and Makes Permanent	Enacted	-	Yes
NY	-	Enacted	Final – Compliance Date of August 1, 2023	Yes
UT	-	Enacted	No regulation will be issued; Compliance Date of January 1, 2023	No
VA	-	Enacted – Only applies to MCAs	-	Yes
GA	-	Enacted May 2023 – Compliance Mandatory on January 1, 2024	-	No
FL	-	Enacted June 2023 - Compliance Mandatory on January 1, 2024	-	No
CT	-	Enacted – Only applies to MCAs	-	Yes
MO	HB 584; HB 586; SB 187	Died in Conference	-	No
IL	HB 3064; SB 2234	Died in Committee	-	Yes



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MS	HB 1271; SB 2619	Died in Committee	-	No
KS	SB 245	Died in Committee	-	No
MD	SB 496	Died in Committee	-	Yes
TX	HB 4359; SB 1918	Died in Committee	-	No
NC	SB 539; HB 662	Pending in House and Senate Committees	-	Yes