



Sen. David Koehler

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1 AMENDMENT TO HOUSE BILL 2477

2 AMENDMENT NO. \_\_\_\_\_. Amend House Bill 2477 by replacing  
3 everything after the enacting clause with the following:

4 "Section 5. The Illinois Banking Act is amended by adding  
5 Section 5g as follows:

6 (205 ILCS 5/5g new)

7 Sec. 5g. Savings promotion raffle.

8 (a) As used in this Section, "savings promotion raffle" has  
9 the same meaning as that term is given in Section 20 of the  
10 Federal Deposit Insurance Act (12 U.S.C. 1829a).

11 (b) If authorized by its board of directors, a State bank  
12 may conduct a savings promotion raffle. The savings promotion  
13 raffle shall be conducted so that each token or ticket  
14 representing an entry in the savings promotion raffle has an  
15 equal chance of being drawn. A State bank shall not conduct a  
16 savings promotion raffle in a manner that jeopardizes the State

1 bank's safety and soundness or misleads its customers.

2 (c) The Secretary may examine the conduct of a savings  
3 promotion raffle and may issue a cease and desist order for a  
4 violation of this Section.

5 (d) A State bank shall maintain records sufficient to  
6 facilitate an audit of the savings promotion raffle.

7 Section 10. The Savings Bank Act is amended by adding  
8 Section 7008 as follows:

9 (205 ILCS 205/7008 new)

10 Sec. 7008. Savings promotion raffle.

11 (a) As used in this Section, "savings promotion raffle" has  
12 the same meaning as that term is given in Section 4 of the Home  
13 Owners' Loan Act (12 U.S.C. 1463).

14 (b) If authorized by its board of directors, a savings bank  
15 may conduct a savings promotion raffle. The savings promotion  
16 raffle shall be conducted so that each token or ticket  
17 representing an entry in the savings promotion raffle has an  
18 equal chance of being drawn. A savings bank shall not conduct a  
19 savings promotion raffle in a manner that jeopardizes the  
20 savings bank's safety and soundness or misleads its customers.

21 (c) The Secretary may examine the conduct of a savings  
22 promotion raffle and may issue a cease and desist order for a  
23 violation of this Section.

24 (d) A savings bank shall maintain records sufficient to

1 facilitate an audit of the savings promotion raffle.

2 Section 15. The Illinois Credit Union Act is amended  
3 changing Sections 7, 46, and 57.1 and by adding Section 42.7 as  
4 follows:

5 (205 ILCS 305/7) (from Ch. 17, par. 4408)

6 Sec. 7. Reciprocity; out-of-state ~~Reciprocity~~ ~~out of~~  
7 ~~state~~ credit unions.

8 (1) A credit union organized and duly chartered as a credit  
9 union in another state shall be permitted to conduct business  
10 as a credit union in this State ~~state~~ if and so long as a credit  
11 union chartered under the laws of this State ~~state~~ is permitted  
12 to do business in such other state, provided that:

13 (a) The credit union shall register with the office  
14 prior to operating in this State, on a form specified by  
15 the Secretary.

16 (b) The credit union may be required to pay a  
17 registration fee in accordance with rules promulgated by  
18 the Secretary and the Director.

19 (c) The credit union shall comply with rules  
20 promulgated by the Secretary concerning the operation of  
21 out-of-state ~~out of state~~ credit unions in this State.

22 (d) The credit union shall not conduct business in  
23 Illinois on terms that are less restrictive than the  
24 standards applicable to its operation in its home

1 chartering state. In every instance with respect to its  
2 activities and operations in Illinois, the credit union  
3 shall comply with applicable Illinois law.

4 (e) Permission to operate in the State may be revoked  
5 by the Secretary or the Director if the credit union  
6 engages in any activity in the State that would constitute  
7 (i) a violation of this Act or other applicable law, (ii) a  
8 violation of any rule adopted in accordance with this Act  
9 or other applicable law, (iii) a violation of any order of  
10 the Secretary or Director issued under his or her authority  
11 under this Act, or (iv) an unsafe or unsound practice in  
12 the discretion of the Secretary or Director.

13 (1.5) The failure of a credit union chartered in another  
14 state to register with the Secretary shall not impair the  
15 collectability of a loan made to a resident of this State.

16 (2) It is intended that the legal existence of credit  
17 unions chartered under this Act be recognized beyond the limits  
18 of this State and that, subject to any reasonable registration  
19 requirements, any credit union transacting business outside of  
20 this State be granted the protection of full faith and credit  
21 under Section 1 of Article IV of the Constitution of the United  
22 States.

23 (Source: P.A. 97-133, eff. 1-1-12.)

24 (205 ILCS 305/42.7 new)

25 Sec. 42.7. Savings promotion raffle.

1       (a) As used in this Section, "savings promotion raffle"  
2 means a raffle conducted by a credit union where the sole  
3 consideration required for a chance of winning designated  
4 prizes is the deposit of at least a specified amount of money  
5 in a savings account or other savings program offered by the  
6 credit union.

7       (b) If authorized by its board of directors, a credit union  
8 may conduct a savings promotion raffle. The savings promotion  
9 raffle shall be conducted so that each token or ticket  
10 representing an entry in the savings promotion raffle has an  
11 equal chance of being drawn. A credit union shall not conduct a  
12 savings promotion raffle in a manner that jeopardizes the  
13 credit union's safety and soundness or mislead its members.

14       (c) The Secretary may examine the conduct of a savings  
15 promotion raffle and may issue a cease and desist order for a  
16 violation of this Section.

17       (d) A credit union shall maintain records sufficient to  
18 facilitate an audit of the savings promotion raffle.

19       (205 ILCS 305/46) (from Ch. 17, par. 4447)

20       Sec. 46. Loans and interest rate.

21       (1) A credit union may make loans to its members for such  
22 purpose and upon such security and terms, including rates of  
23 interest, as the credit committee, credit manager, or loan  
24 officer approves. Notwithstanding the provisions of any other  
25 law in connection with extensions of credit, a credit union may

1 elect to contract for and receive interest and fees and other  
2 charges for extensions of credit subject only to the provisions  
3 of this Act and rules promulgated under this Act, except that  
4 extensions of credit secured by residential real estate shall  
5 be subject to the laws applicable thereto. The rates of  
6 interest to be charged on loans to members shall be set by the  
7 board of directors of each individual credit union in  
8 accordance with Section 30 of this Act and such rates may be  
9 less than, but may not exceed, the maximum rate set forth in  
10 this Section. A borrower may repay his loan prior to maturity,  
11 in whole or in part, without penalty. The credit contract may  
12 provide for the payment by the member and receipt by the credit  
13 union of all costs and disbursements, including reasonable  
14 attorney's fees and collection agency charges, incurred by the  
15 credit union to collect or enforce the debt in the event of a  
16 delinquency by the member, or in the event of a breach of any  
17 obligation of the member under the credit contract. A  
18 contingency or hourly arrangement established under an  
19 agreement entered into by a credit union with an attorney or  
20 collection agency to collect a loan of a member in default  
21 shall be presumed prima facie reasonable.

22 (2) Credit unions may make loans based upon the security of  
23 any interest or equity in real estate, subject to rules and  
24 regulations promulgated by the Secretary. In any contract or  
25 loan which is secured by a mortgage, deed of trust, or  
26 conveyance in the nature of a mortgage, on residential real

1 estate, the interest which is computed, calculated, charged, or  
2 collected pursuant to such contract or loan, or pursuant to any  
3 regulation or rule promulgated pursuant to this Act, may not be  
4 computed, calculated, charged or collected for any period of  
5 time occurring after the date on which the total indebtedness,  
6 with the exception of late payment penalties, is paid in full.

7 For purposes of this subsection (2) of this Section 46, a  
8 prepayment shall mean the payment of the total indebtedness,  
9 with the exception of late payment penalties if incurred or  
10 charged, on any date before the date specified in the contract  
11 or loan agreement on which the total indebtedness shall be paid  
12 in full, or before the date on which all payments, if timely  
13 made, shall have been made. In the event of a prepayment of the  
14 indebtedness which is made on a date after the date on which  
15 interest on the indebtedness was last computed, calculated,  
16 charged, or collected but before the next date on which  
17 interest on the indebtedness was to be calculated, computed,  
18 charged, or collected, the lender may calculate, charge and  
19 collect interest on the indebtedness for the period which  
20 elapsed between the date on which the prepayment is made and  
21 the date on which interest on the indebtedness was last  
22 computed, calculated, charged or collected at a rate equal to  
23 1/360 of the annual rate for each day which so elapsed, which  
24 rate shall be applied to the indebtedness outstanding as of the  
25 date of prepayment. The lender shall refund to the borrower any  
26 interest charged or collected which exceeds that which the

1 lender may charge or collect pursuant to the preceding  
2 sentence. The provisions of this amendatory Act of 1985 shall  
3 apply only to contracts or loans entered into on or after the  
4 effective date of this amendatory Act.

5 (3) Notwithstanding any other provision of this Act, a  
6 credit union authorized under this Act to make loans secured by  
7 an interest or equity in real estate may engage in making  
8 "reverse mortgage" loans to persons for the purpose of making  
9 home improvements or repairs, paying insurance premiums or  
10 paying real estate taxes on the homestead properties of such  
11 persons. If made, such loans shall be made on such terms and  
12 conditions as the credit union shall determine and as shall be  
13 consistent with the provisions of this Section and such rules  
14 and regulations as the Secretary shall promulgate hereunder.  
15 For purposes of this Section, a "reverse mortgage" loan shall  
16 be a loan extended on the basis of existing equity in homestead  
17 property and secured by a mortgage on such property. Such loans  
18 shall be repaid upon the sale of the property or upon the death  
19 of the owner or, if the property is in joint tenancy, upon the  
20 death of the last surviving joint tenant who had such an  
21 interest in the property at the time the loan was initiated,  
22 provided, however, that the credit union and its member may by  
23 mutual agreement, establish other repayment terms. A credit  
24 union, in making a "reverse mortgage" loan, may add deferred  
25 interest to principal or otherwise provide for the charging of  
26 interest or premiums on such deferred interest. "Homestead"



1 property, for purposes of this Section, means the domicile and  
2 contiguous real estate owned and occupied by the mortgagor.

3 (4) Notwithstanding any other provisions of this Act, a  
4 credit union authorized under this Act to make loans secured by  
5 an interest or equity in real property may engage in making  
6 revolving credit loans secured by mortgages or deeds of trust  
7 on such real property or by security assignments of beneficial  
8 interests in land trusts.

9 For purposes of this Section, "revolving credit" has the  
10 meaning defined in Section 4.1 of the Interest Act.

11 Any mortgage or deed of trust given to secure a revolving  
12 credit loan may, and when so expressed therein shall, secure  
13 not only the existing indebtedness but also such future  
14 advances, whether such advances are obligatory or to be made at  
15 the option of the lender, or otherwise, as are made within  
16 twenty years from the date thereof, to the same extent as if  
17 such future advances were made on the date of the execution of  
18 such mortgage or deed of trust, although there may be no  
19 advance made at the time of execution of such mortgage or other  
20 instrument, and although there may be no indebtedness  
21 outstanding at the time any advance is made. The lien of such  
22 mortgage or deed of trust, as to third persons without actual  
23 notice thereof, shall be valid as to all such indebtedness and  
24 future advances from the time said mortgage or deed of trust is  
25 filed for record in the office of the recorder of deeds or the  
26 registrar of titles of the county where the real property

1 described therein is located. The total amount of indebtedness  
2 that may be so secured may increase or decrease from time to  
3 time, but the total unpaid balance so secured at any one time  
4 shall not exceed a maximum principal amount which must be  
5 specified in such mortgage or deed of trust, plus interest  
6 thereon, and any disbursements made for the payment of taxes,  
7 special assessments, or insurance on said real property, with  
8 interest on such disbursements.

9 Any such mortgage or deed of trust shall be valid and have  
10 priority over all subsequent liens and encumbrances, including  
11 statutory liens, except taxes and assessments levied on said  
12 real property.

13 (4-5) For purposes of this Section, "real estate" and "real  
14 property" include a manufactured home as defined in subdivision  
15 (53) of Section 9-102 of the Uniform Commercial Code which is  
16 real property as defined in Section 5-35 of the Conveyance and  
17 Encumbrance of Manufactured Homes as Real Property and  
18 Severance Act.

19 (5) Compliance with federal or Illinois preemptive laws or  
20 regulations governing loans made by a credit union chartered  
21 under this Act shall constitute compliance with this Act.

22 (6) Credit unions may make residential real estate mortgage  
23 loans on terms and conditions established by the United States  
24 Department of Agriculture through its Rural Development  
25 Housing and Community Facilities Program. The portion of any  
26 loan in excess of the appraised value of the real estate shall

1 be allocable only to the guarantee fee required under the  
2 program.

3 (7) For a renewal, refinancing, or restructuring of an  
4 existing loan at the credit union that is secured by an  
5 interest or equity in real estate, a new appraisal of the  
6 collateral shall not be required when (i) ~~the transaction~~  
7 ~~involves an existing extension of credit at the credit union,~~  
8 no new moneys are advanced other than funds necessary to cover  
9 reasonable closing costs, or (ii) ~~and~~ there has been no obvious  
10 or material change in market conditions or physical aspects of  
11 the real estate that threatens the adequacy of the credit  
12 union's real estate collateral protection after the  
13 transaction, even with the advancement of new moneys. The  
14 Department reserves the right to require an appraisal under  
15 this subsection (7) whenever the Department believes it is  
16 necessary to address safety and soundness concerns.

17 (Source: P.A. 97-133, eff. 1-1-12; 98-749, eff. 7-16-14;  
18 98-784, eff. 7-24-14; revised 10-2-14.)

19 (205 ILCS 305/57.1)

20 Sec. 57.1. Services to other credit unions.

21 (a) A credit union may act as a representative of and enter  
22 into an agreement with credit unions or other organizations for  
23 the purposes ~~purpose~~ of:

24 (1) sharing, utilizing, renting, leasing, purchasing,  
25 selling, and joint ownership of fixed assets or engaging in

1 activities and services that relate to the daily operations  
2 of credit unions; and

3 (2) providing correspondent services to other credit  
4 unions that the service provider credit union is authorized  
5 to perform for its own members or as part of its  
6 operations, including, but not limited to, loan  
7 processing, loan servicing, member check cashing services,  
8 disbursing share withdrawals and loan proceeds, cashing  
9 and selling money orders, ACH and wire transfer services,  
10 implementation and administrative support services related  
11 to the use of debit cards, payroll debit cards, and other  
12 prepaid debit cards and credit cards, coin and currency  
13 services, performing internal audits, and automated teller  
14 machine deposit services.

15 (Source: P.A. 98-784, eff. 7-24-14; revised 11-26-14.)

16 Section 20. The Raffles and Poker Runs Act is amended by  
17 changing Section 1 as follows:

18 (230 ILCS 15/1) (from Ch. 85, par. 2301)

19 Sec. 1. Definitions. For the purposes of this Act the terms  
20 defined in this Section have the meanings given them.

21 "Net proceeds" means the gross receipts from the conduct of  
22 raffles, less reasonable sums expended for prizes, local  
23 license fees and other reasonable operating expenses incurred  
24 as a result of operating a raffle or poker run.

1 "Key location" means the location where the poker run  
2 concludes and the prize or prizes are awarded.

3 "Poker run" means an event organized by an organization  
4 licensed under this Act in which participants travel to  
5 multiple predetermined locations, including a key location,  
6 drawing a playing card or equivalent item at each location, in  
7 order to assemble a facsimile of a poker hand or other numeric  
8 score. "Poker run" includes dice runs, marble runs, or other  
9 events where the objective is to build the best hand or highest  
10 score by obtaining an item at each location.

11 "Raffle" means a form of lottery, as defined in Section  
12 28-2(b) of the Criminal Code of 2012, conducted by an  
13 organization licensed under this Act, in which:

14 (1) the player pays or agrees to pay something of value  
15 for a chance, represented and differentiated by a number or  
16 by a combination of numbers or by some other medium, one or  
17 more of which chances is to be designated the winning  
18 chance;

19 (2) the winning chance is to be determined through a  
20 drawing or by some other method based on an element of  
21 chance by an act or set of acts on the part of persons  
22 conducting or connected with the lottery, except that the  
23 winning chance shall not be determined by the outcome of a  
24 publicly exhibited sporting contest.

25 "Raffle" does not include a savings promotion raffle  
26 authorized under Section 5g of the Illinois Banking Act,

1 Section 7008 of the Savings Bank Act, Section 42.7 of the  
2 Illinois Credit Union Act, Section 5136B of the National Bank  
3 Act (12 U.S.C. 25a), or Section 4 of the Home Owners' Loan Act  
4 (12 U.S.C. 1463).

5 (Source: P.A. 97-1150, eff. 1-25-13; 98-644, eff. 6-10-14.)

6 Section 25. The Criminal Code of 2012 is amended by  
7 changing Sections 28-1, 28-1.1, and 28-2 as follows:

8 (720 ILCS 5/28-1) (from Ch. 38, par. 28-1)

9 Sec. 28-1. Gambling.

10 (a) A person commits gambling when he or she:

11 (1) knowingly plays a game of chance or skill for money  
12 or other thing of value, unless excepted in subsection (b)  
13 of this Section;

14 (2) knowingly makes a wager upon the result of any  
15 game, contest, or any political nomination, appointment or  
16 election;

17 (3) knowingly operates, keeps, owns, uses, purchases,  
18 exhibits, rents, sells, bargains for the sale or lease of,  
19 manufactures or distributes any gambling device;

20 (4) contracts to have or give himself or herself or  
21 another the option to buy or sell, or contracts to buy or  
22 sell, at a future time, any grain or other commodity  
23 whatsoever, or any stock or security of any company, where  
24 it is at the time of making such contract intended by both

1 parties thereto that the contract to buy or sell, or the  
2 option, whenever exercised, or the contract resulting  
3 therefrom, shall be settled, not by the receipt or delivery  
4 of such property, but by the payment only of differences in  
5 prices thereof; however, the issuance, purchase, sale,  
6 exercise, endorsement or guarantee, by or through a person  
7 registered with the Secretary of State pursuant to Section  
8 of the Illinois Securities Law of 1953, or by or through  
9 a person exempt from such registration under said Section  
10 8, of a put, call, or other option to buy or sell  
11 securities which have been registered with the Secretary of  
12 State or which are exempt from such registration under  
13 Section 3 of the Illinois Securities Law of 1953 is not  
14 gambling within the meaning of this paragraph (4);

15 (5) knowingly owns or possesses any book, instrument or  
16 apparatus by means of which bets or wagers have been, or  
17 are, recorded or registered, or knowingly possesses any  
18 money which he has received in the course of a bet or  
19 wager;

20 (6) knowingly sells pools upon the result of any game  
21 or contest of skill or chance, political nomination,  
22 appointment or election;

23 (7) knowingly sets up or promotes any lottery or sells,  
24 offers to sell or transfers any ticket or share for any  
25 lottery;

26 (8) knowingly sets up or promotes any policy game or

1 sells, offers to sell or knowingly possesses or transfers  
2 any policy ticket, slip, record, document or other similar  
3 device;

4 (9) knowingly drafts, prints or publishes any lottery  
5 ticket or share, or any policy ticket, slip, record,  
6 document or similar device, except for such activity  
7 related to lotteries, bingo games and raffles authorized by  
8 and conducted in accordance with the laws of Illinois or  
9 any other state or foreign government;

10 (10) knowingly advertises any lottery or policy game,  
11 except for such activity related to lotteries, bingo games  
12 and raffles authorized by and conducted in accordance with  
13 the laws of Illinois or any other state;

14 (11) knowingly transmits information as to wagers,  
15 betting odds, or changes in betting odds by telephone,  
16 telegraph, radio, semaphore or similar means; or knowingly  
17 installs or maintains equipment for the transmission or  
18 receipt of such information; except that nothing in this  
19 subdivision (11) prohibits transmission or receipt of such  
20 information for use in news reporting of sporting events or  
21 contests; or

22 (12) knowingly establishes, maintains, or operates an  
23 Internet site that permits a person to play a game of  
24 chance or skill for money or other thing of value by means  
25 of the Internet or to make a wager upon the result of any  
26 game, contest, political nomination, appointment, or



1 election by means of the Internet. This item (12) does not  
2 apply to activities referenced in items (6) and (6.1) of  
3 subsection (b) of this Section.

4 (b) Participants in any of the following activities shall  
5 not be convicted of gambling:

6 (1) Agreements to compensate for loss caused by the  
7 happening of chance including without limitation contracts  
8 of indemnity or guaranty and life or health or accident  
9 insurance.

10 (2) Offers of prizes, award or compensation to the  
11 actual contestants in any bona fide contest for the  
12 determination of skill, speed, strength or endurance or to  
13 the owners of animals or vehicles entered in such contest.

14 (3) Pari-mutuel betting as authorized by the law of  
15 this State.

16 (4) Manufacture of gambling devices, including the  
17 acquisition of essential parts therefor and the assembly  
18 thereof, for transportation in interstate or foreign  
19 commerce to any place outside this State when such  
20 transportation is not prohibited by any applicable Federal  
21 law; or the manufacture, distribution, or possession of  
22 video gaming terminals, as defined in the Video Gaming Act,  
23 by manufacturers, distributors, and terminal operators  
24 licensed to do so under the Video Gaming Act.

25 (5) The game commonly known as "bingo", when conducted  
26 in accordance with the Bingo License and Tax Act.

1           (6) Lotteries when conducted by the State of Illinois  
2           in accordance with the Illinois Lottery Law. This exemption  
3           includes any activity conducted by the Department of  
4           Revenue to sell lottery tickets pursuant to the provisions  
5           of the Illinois Lottery Law and its rules.

6           (6.1) The purchase of lottery tickets through the  
7           Internet for a lottery conducted by the State of Illinois  
8           under the program established in Section 7.12 of the  
9           Illinois Lottery Law.

10          (7) Possession of an antique slot machine that is  
11          neither used nor intended to be used in the operation or  
12          promotion of any unlawful gambling activity or enterprise.  
13          For the purpose of this subparagraph (b)(7), an antique  
14          slot machine is one manufactured 25 years ago or earlier.

15          (8) Raffles and poker runs when conducted in accordance  
16          with the Raffles and Poker Runs Act.

17          (9) Charitable games when conducted in accordance with  
18          the Charitable Games Act.

19          (10) Pull tabs and jar games when conducted under the  
20          Illinois Pull Tabs and Jar Games Act.

21          (11) Gambling games conducted on riverboats when  
22          authorized by the Riverboat Gambling Act.

23          (12) Video gaming terminal games at a licensed  
24          establishment, licensed truck stop establishment, licensed  
25          fraternal establishment, or licensed veterans  
26          establishment when conducted in accordance with the Video

1 Gaming Act.

2 (13) Games of skill or chance where money or other  
3 things of value can be won but no payment or purchase is  
4 required to participate.

5 (14) Savings promotion raffles authorized under  
6 Section 5g of the Illinois Banking Act, Section 7008 of the  
7 Savings Bank Act, Section 42.7 of the Illinois Credit Union  
8 Act, Section 5136B of the National Bank Act (12 U.S.C.  
9 25a), or Section 4 of the Home Owners' Loan Act (12 U.S.C.  
10 1463).

11 (c) Sentence.

12 Gambling is a Class A misdemeanor. A second or subsequent  
13 conviction under subsections (a) (3) through (a) (12), is a Class  
14 4 felony.

15 (d) Circumstantial evidence.

16 In prosecutions under this Section circumstantial evidence  
17 shall have the same validity and weight as in any criminal  
18 prosecution.

19 (Source: P.A. 97-1108, eff. 1-1-13; 98-644, eff. 6-10-14.)

20 (720 ILCS 5/28-1.1) (from Ch. 38, par. 28-1.1)

21 Sec. 28-1.1. Syndicated gambling.

22 (a) Declaration of Purpose. Recognizing the close  
23 relationship between professional gambling and other organized  
24 crime, it is declared to be the policy of the legislature to  
25 restrain persons from engaging in the business of gambling for

1 profit in this State. This Section shall be liberally construed  
2 and administered with a view to carrying out this policy.

3 (b) A person commits syndicated gambling when he or she  
4 operates a "policy game" or engages in the business of  
5 bookmaking.

6 (c) A person "operates a policy game" when he or she  
7 knowingly uses any premises or property for the purpose of  
8 receiving or knowingly does receive from what is commonly  
9 called "policy":

10 (1) money from a person other than the bettor or player  
11 whose bets or plays are represented by the money; or

12 (2) written "policy game" records, made or used over  
13 any period of time, from a person other than the bettor or  
14 player whose bets or plays are represented by the written  
15 record.

16 (d) A person engages in bookmaking when he or she knowingly  
17 receives or accepts more than five bets or wagers upon the  
18 result of any trials or contests of skill, speed or power of  
19 endurance or upon any lot, chance, casualty, unknown or  
20 contingent event whatsoever, which bets or wagers shall be of  
21 such size that the total of the amounts of money paid or  
22 promised to be paid to the bookmaker on account thereof shall  
23 exceed \$2,000. Bookmaking is the receiving or accepting of bets  
24 or wagers regardless of the form or manner in which the  
25 bookmaker records them.

26 (e) Participants in any of the following activities shall

1 not be convicted of syndicated gambling:

2 (1) Agreements to compensate for loss caused by the  
3 happening of chance including without limitation contracts  
4 of indemnity or guaranty and life or health or accident  
5 insurance;

6 (2) Offers of prizes, award or compensation to the  
7 actual contestants in any bona fide contest for the  
8 determination of skill, speed, strength or endurance or to  
9 the owners of animals or vehicles entered in the contest;

10 (3) Pari-mutuel betting as authorized by law of this  
11 State;

12 (4) Manufacture of gambling devices, including the  
13 acquisition of essential parts therefor and the assembly  
14 thereof, for transportation in interstate or foreign  
15 commerce to any place outside this State when the  
16 transportation is not prohibited by any applicable Federal  
17 law;

18 (5) Raffles and poker runs when conducted in accordance  
19 with the Raffles and Poker Runs Act;

20 (6) Gambling games conducted on riverboats when  
21 authorized by the Riverboat Gambling Act; ~~and~~

22 (7) Video gaming terminal games at a licensed  
23 establishment, licensed truck stop establishment, licensed  
24 fraternal establishment, or licensed veterans  
25 establishment when conducted in accordance with the Video  
26 Gaming Act; and -

1           (8) Savings promotion raffles authorized under Section  
2           5g of the Illinois Banking Act, Section 7008 of the Savings  
3           Bank Act, Section 42.7 of the Illinois Credit Union Act,  
4           Section 5136B of the National Bank Act (12 U.S.C. 25a), or  
5           Section 4 of the Home Owners' Loan Act (12 U.S.C. 1463).

6           (f) Sentence. Syndicated gambling is a Class 3 felony.  
7           (Source: P.A. 97-1108, eff. 1-1-13; 98-644, eff. 6-10-14.)

8           (720 ILCS 5/28-2) (from Ch. 38, par. 28-2)  
9           Sec. 28-2. Definitions.

10          (a) A "gambling device" is any clock, tape machine, slot  
11 machine or other machines or device for the reception of money  
12 or other thing of value on chance or skill or upon the action  
13 of which money or other thing of value is staked, hazarded,  
14 bet, won or lost; or any mechanism, furniture, fixture,  
15 equipment or other device designed primarily for use in a  
16 gambling place. A "gambling device" does not include:

17           (1) A coin-in-the-slot operated mechanical device  
18 played for amusement which rewards the player with the  
19 right to replay such mechanical device, which device is so  
20 constructed or devised as to make such result of the  
21 operation thereof depend in part upon the skill of the  
22 player and which returns to the player thereof no money,  
23 property or right to receive money or property.

24           (2) Vending machines by which full and adequate return  
25 is made for the money invested and in which there is no

1 element of chance or hazard.

2 (3) A crane game. For the purposes of this paragraph  
3 (3), a "crane game" is an amusement device involving skill,  
4 if it rewards the player exclusively with merchandise  
5 contained within the amusement device proper and limited to  
6 toys, novelties and prizes other than currency, each having  
7 a wholesale value which is not more than \$25.

8 (4) A redemption machine. For the purposes of this  
9 paragraph (4), a "redemption machine" is a single-player or  
10 multi-player amusement device involving a game, the object  
11 of which is throwing, rolling, bowling, shooting, placing,  
12 or propelling a ball or other object that is either  
13 physical or computer generated on a display or with lights  
14 into, upon, or against a hole or other target that is  
15 either physical or computer generated on a display or with  
16 lights, or stopping, by physical, mechanical, or  
17 electronic means, a moving object that is either physical  
18 or computer generated on a display or with lights into,  
19 upon, or against a hole or other target that is either  
20 physical or computer generated on a display or with lights,  
21 provided that all of the following conditions are met:

22 (A) The outcome of the game is predominantly  
23 determined by the skill of the player.

24 (B) The award of the prize is based solely upon the  
25 player's achieving the object of the game or otherwise  
26 upon the player's score.

1 (C) Only merchandise prizes are awarded.

2 (D) The wholesale value of prizes awarded in lieu  
3 of tickets or tokens for single play of the device does  
4 not exceed \$25.

5 (E) The redemption value of tickets, tokens, and  
6 other representations of value, which may be  
7 accumulated by players to redeem prizes of greater  
8 value, for a single play of the device does not exceed  
9 \$25.

10 (5) Video gaming terminals at a licensed  
11 establishment, licensed truck stop establishment, licensed  
12 fraternal establishment, or licensed veterans  
13 establishment licensed in accordance with the Video Gaming  
14 Act.

15 (a-5) "Internet" means an interactive computer service or  
16 system or an information service, system, or access software  
17 provider that provides or enables computer access by multiple  
18 users to a computer server, and includes, but is not limited  
19 to, an information service, system, or access software provider  
20 that provides access to a network system commonly known as the  
21 Internet, or any comparable system or service and also  
22 includes, but is not limited to, a World Wide Web page,  
23 newsgroup, message board, mailing list, or chat area on any  
24 interactive computer service or system or other online service.

25 (a-6) "Access" and "computer" have the meanings ascribed to  
26 them in Section 16D-2 of this Code.



1           (b) A "lottery" is any scheme or procedure whereby one or  
2 more prizes are distributed by chance among persons who have  
3 paid or promised consideration for a chance to win such prizes,  
4 whether such scheme or procedure is called a lottery, raffle,  
5 gift, sale or some other name, excluding savings promotion  
6 raffles authorized under Section 5g of the Illinois Banking  
7 Act, Section 7008 of the Savings Bank Act, Section 42.7 of the  
8 Illinois Credit Union Act, Section 5136B of the National Bank  
9 Act (12 U.S.C. 25a), or Section 4 of the Home Owners' Loan Act  
10 (12 U.S.C. 1463).

11           (c) A "policy game" is any scheme or procedure whereby a  
12 person promises or guarantees by any instrument, bill,  
13 certificate, writing, token or other device that any particular  
14 number, character, ticket or certificate shall in the event of  
15 any contingency in the nature of a lottery entitle the  
16 purchaser or holder to receive money, property or evidence of  
17 debt.

18           (Source: P.A. 97-1126, eff. 1-1-13; 98-31, eff. 6-24-13.)"