

# SB2399



## 104TH GENERAL ASSEMBLY

### State of Illinois

2025 and 2026

SB2399

Introduced 2/7/2025, by Sen. Bill Cunningham

#### SYNOPSIS AS INTRODUCED:

230 ILCS 45/25-63 new

Amends the Sports Wagering Act. Provides that a sports wagering licensee: (1) shall not accept more than 5 deposits from an individual during a 24-hour period; (2) shall not accept deposits made by using a credit card; and (3) shall be required, before accepting deposits from a patron in an amount of more than \$1,000 during a 24-hour period or \$10,000 during a 30-day period, to conduct an affordability check.

LRB104 10145 LNS 20217 b

A BILL FOR

1 AN ACT concerning gaming.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Sports Wagering Act is amended by adding  
5 Section 25-63 as follows:

6 (230 ILCS 45/25-63 new)

7 Sec. 25-63. Affordability protections. A sports wagering  
8 licensee:

9 (1) shall not accept more than 5 deposits from an  
10 individual during a 24-hour period;

11 (2) shall not accept deposits made by using a credit  
12 card; and

13 (3) shall be required, before accepting deposits from  
14 a patron in an amount of more than \$1,000 during a 24-hour  
15 period or \$10,000 during a 30-day period, to conduct an  
16 affordability check which shall be satisfied by one or  
17 both of the following ways:

18 (A) verification that the proposed deposit is not  
19 greater than 25% of the monthly income of the patron;  
20 or

21 (B) verification through a reasonable lender  
22 standard based on the issuance of an unsecured loan  
23 for the proposed deposit through methods normally used

1           by consumer lenders.