



## 104TH GENERAL ASSEMBLY

### State of Illinois

2025 and 2026

SB3997

Introduced 2/6/2026, by Sen. Jason Plummer

#### SYNOPSIS AS INTRODUCED:

20 ILCS 5/5-735 new  
50 ILCS 345/1  
50 ILCS 345/40 new  
815 ILCS 505/MMMM new

Amends the Civil Administrative Code of Illinois. Provides that a State agency shall accept cash when offered as payment for any transaction totaling \$500 or less. Prohibits a State agency from charging a person making a cash payment a higher price compared to the price charged to a person not paying with cash. Amends the Local Governmental Acceptance of Credit Cards Act. Changes the name of the Act to the Local Governmental Acceptance of Credit Cards and Cash Act. Provides that a unit of local government shall accept cash when offered as payment for any transaction totaling \$500 or less. Prohibits a unit of local government from charging a person making a cash payment a higher price compared to the price charged to a person not paying with cash. Amends the Consumer Fraud and Deceptive Business Practices Act. Provides that a person selling or offering for sale goods or services at retail shall: (1) accept cash when offered by a buyer as payment for any debt, purchase, or transaction totaling \$500 or less; (2) provide at least one point-of-sale station, either automated or operated by a person, that allows a buyer to pay using cash as payment; and (3) not charge a person making a cash payment a higher price compared to the price charged to a person not paying with cash. Sets forth exceptions to the provision. Provides that a violation of the provision is an unlawful practice within the meaning of the Act.

LRB104 20028 SPS 33479 b

1 AN ACT concerning business.

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

4 Section 5. The Civil Administrative Code of Illinois is  
5 amended by adding Sections 5-735 and 40 as follows:

6 (20 ILCS 5/5-735 new)

7 Sec. 5-735. State agencies prohibited from refusing cash  
8 payments.

9 (a) As used in this Section, "cash" means the coin and  
10 paper money of the United States.

11 (b) A State agency shall accept cash when offered as  
12 payment for any debt, purchase, or transaction totaling \$500  
13 or less. A State agency shall not charge a person making a cash  
14 payment a higher price compared to the price charged to a  
15 person not paying with cash.

16 (c) This Section does not apply to a transaction conducted  
17 by mail, telephone, or Internet.

18 Section 10. The Local Governmental Acceptance of Credit  
19 Cards Act is amended by changing Section 1 and by adding  
20 Section 40 as follows:

21 (50 ILCS 345/1)

1           Sec. 1. Short title. This Act may be cited as the Local  
2           Governmental Acceptance of Credit Cards and Cash Act.

3           (Source: P.A. 90-518, eff. 8-22-97.)

4           (50 ILCS 345/40 new)

5           Sec. 40. Units of local government prohibited from  
6           refusing cash payments.

7           (a) As used in this Section, "cash" means the coin and  
8           paper money of the United States.

9           (b) A unit of local government shall accept cash when  
10          offered as payment for any debt, purchase, or transaction  
11          totaling \$500 or less. A unit of local government shall not  
12          charge a person making a cash payment a higher price compared  
13          to the price charged to a person not paying with cash.

14          (c) This Section does not apply to a transaction conducted  
15          by mail, telephone, or Internet.

16          Section 15. The Consumer Fraud and Deceptive Business  
17          Practices Act is amended by adding Section MMMM as follows:

18          (815 ILCS 505/MMMM new)

19          Sec. MMMM. Retail businesses prohibited from refusing cash  
20          payments.

21          (a) As used in this Section, "cash" means the coin and  
22          paper money of the United States.

23          (b) A person selling or offering for sale goods or

1 services at retail shall:

2 (1) accept cash when offered by a buyer as payment for  
3 any debt, purchase, or transaction totaling \$500 or less;

4 (2) provide at least one point-of-sale station, either  
5 automated or operated by a person, that allows a buyer to  
6 pay using cash as payment; and

7 (3) not charge a person making a cash payment a higher  
8 price compared to the price charged to a person not paying  
9 with cash.

10 (c) This Section does not apply to a transaction conducted  
11 by mail, telephone, or Internet.

12 (d) This Section does not apply to a person selling goods  
13 or services at an airport.

14 (e) Any person who violates this Section commits an  
15 unlawful practice within the meaning of this Act.