

**1st Sub. H.B. 370**  
**EARNED WAGE ACCESS SERVICES ACT**

Representative **Joel Ferry** proposes the following amendments:

1. *Page 4, Lines 103 through 113:*

103           (5) "Earned wage access service" means an agreement {~~5~~  
104    ~~— (a) that is not a loan; and~~  
105    ~~— (b)~~} under which:  
106           {~~(i)~~} (a) a person remits earned, unpaid income to the individual who earned or is otherwise  
107 entitled to the earned, unpaid income; and  
108           {~~(ii)~~} (b) on or after a designated day, the person who remits the earned, unpaid income as  
109 described in Subsection {~~(5)(b)(i)~~} (5)(a) obtains from the individual described in Subsection  
          {~~(5)(b)(i)~~} (5)(a)  
110 an amount that is less than or equal to the sum of:  
111           {~~(A)~~} (i) the earned, unpaid income the person remitted;  
112           {~~(B)~~} (ii) each fee the person charges; and  
113           {~~(C)~~} (iii) any voluntary payment.