

# State of Wisconsin



2025 Assembly Bill 1025

Date of enactment:  
Date of publication\*:

## 2025 WISCONSIN ACT

AN ACT to create 203.04 (2) (i), 203.04 (5) and 203.09 of the statutes; relating to: earned wage access services.

*The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:*

**SECTION 1.** 203.04 (2) (i) of the statutes is created to read:

203.04 (2) (i) Charge a fee, as described in s. 203.01 (9) (a) 1., that exceeds the following:

1. For any advance of proceeds equal to or less than \$75, \$5, as adjusted under sub. (5).
2. For any advance of proceeds greater than \$75, \$7.50, as adjusted under sub. (5).

**SECTION 2.** 203.04 (5) of the statutes is created to read:

203.04 (5) Beginning on January 1, 2030, and at 5-year intervals thereafter, the division shall adjust the

maximum fees specified in sub. (2) (i) to reflect changes since the effective date of this subsection .... [LRB inserts date], in the U.S. consumer price index for all urban consumers, U.S. city average, as determined by the U.S. department of labor. Each adjustment under this subsection shall be published on the department of financial institutions website.

**SECTION 3.** 203.09 of the statutes is created to read:

**203.09 Applicability.** Notwithstanding any other provision of law, ss. 422.201 to 422.310, 422.404, 422.407, 422.414, 425.106 (1) (a), 426.201 to 426.203, and 766.555 to 766.565 and ch. 427 do not apply to earned wage access services offered and provided by a licensee in compliance with this chapter.

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\* Section 991.11, WISCONSIN STATUTES: Effective date of acts. "Every act and every portion of an act enacted by the legislature over the governor's partial veto which does not expressly prescribe the time when it takes effect shall take effect on the day after its date of publication."