

# Judicial Impact Fiscal Note

<b>Bill Number:</b> 5328 SB	<b>Title:</b> Earned wage access services	<b>Agency:</b> 055-Administrative Office of the Courts
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## Part I: Estimates

☒ No Fiscal Impact

### Estimated Cash Receipts to:

NONE

### Estimated Expenditures from:

NONE

### Estimated Capital Budget Impact:

NONE

*The revenue and expenditure estimates on this page represent the most likely fiscal impact. Responsibility for expenditures may be subject to the provisions of RCW 43.135.060.*

Check applicable boxes and follow corresponding instructions:

- ☐ If fiscal impact is greater than \$50,000 per fiscal year in the current biennium or in subsequent biennia, complete entire fiscal note for Parts I-V.
- ☐ If fiscal impact is less than \$50,000 per fiscal year in the current biennium or in subsequent biennia, complete this page only (Part I).
- ☐ Capital budget impact, complete Part IV.

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OFM Review:	Phone:	Date:

199,113.00

Request # 053-1

Part II: Narrative Explanation

II. A - Brief Description Of What The Measure Does That Has Fiscal Impact on the Courts

Establishes Washington State Earned Wage Access Services Act as a new chapter in Title 31 RCW. Beginning 07/01/2026 this will require certain payday lenders to be licensed by the Department of Financial Institutions (DFI). Along with this it establishes licensing procedures and requirements, the specific duties of those involved and prohibited acts, and provides the DFI regulation, investigations and enforcement of these requirements. This bill authorizes the DFI to apply to superior court for ex parte orders pre-authorizing/approving subpoenas, specifies venues and content of applications, requires granting if the application sufficient, and makes applications subject to RCW 36.18.012(3). Finally, it authorizes DFI actions in Superior Court to enforce and enjoin violations and mandates injunctive relief be granted “upon proper showing” (Section 16(3)), classifies violations with no prescribed penalty as gross misdemeanors (Section 17(1)), and makes certain proceedings subject to Administrative Procedures Act (Section 19)

Section 13 establishes the procedure for seeking order pre-authorizing/approving subpoenas. This will increase court filings to the extent that this procedure is used.

II. B - Cash Receipts Impact

None

II. C - Expenditures

No or minimal fiscal impact to the Administrative Office of the Courts.

Part III: Expenditure Detail

III. A - Expenditure By Object or Purpose (State)

NONE

III. B - Expenditure By Object or Purpose (County)

NONE

III. C - Expenditure By Object or Purpose (City)

NONE

III. D - FTE Detail

NONE

III. E - Expenditures By Program (optional)

NONE

Part IV: Capital Budget Impact

IV. A - Capital Budget Expenditures

NONE

IV. B1 - Expenditures by Object Or Purpose (State)

NONE

IV. B2 - Expenditures by Object Or Purpose (County)

NONE

IV. B3 - Expenditures by Object Or Purpose (City)

NONE

199,113.00

Form FN (Rev 1/00)

#### IV. C - Capital Budget Breakout

*Acquisition and construction costs not reflected elsewhere on the fiscal note and description of potential financing methods.*

NONE

None