RESOLUTION No. 40

Presented to County Board

Date 8 - 18 - 2026

Action by County Board

- ☒ Adopted as presented 8 - 18 - 2026
- ☐ Adopted as amended ____ - __ - ____
- ☐ Referred to _____ ____ - __ - ____
- ☐ Defeated ____ - __ - ____
- ☐ Withdrawn ____ - __ - ____

County Board Chairman

Mark Tyler

Presented to County Executive 8 - 18 - 2026

By Keji Walczora
County Clerk

Action by County Executive

- ☒ Approved 8 - 19 - 2026
- ☐ Vetoed ____ - __ - ____
- ☐ Vetoed in part ____ - __ - ____
- ☐ Effective without signature

By _____
County Executive

Veto action by County Board

- ☐ Overridden ____ - __ - ____
  Vote ____ to ____
- ☐ Sustained ____ - __ - ____
  Vote ____ to ____

KENOSHA COUNTY BOARD OF SUPERVISORS

RESOLUTION NO. 40

Subject: **A RESOLUTION RELATING TO CONSUMER LENDING REFORM AND PREDATORY LENDING PROTECTIONS**			
Original ☒	Corrected ☐	2nd Correction ☐	Resubmitted ☐
Date Submitted: 7/15/2026	Date Resubmitted:		
Submitted by: Supervisor Erin Decker and Supervisor John Morrissey			
Fiscal Note Attached: ☐	Legal Note Attached: ☐		
Prepared by: Supervisor Erin Decker *(Name, Title, Department or Division)*	Signature: Erin Decker		

WHEREAS, access to fair, transparent, and affordable credit is important to the financial stability and economic well-being of Wisconsin residents; and

WHEREAS, many Wisconsin consumers experiencing financial hardship rely on short-term or small-dollar loans to address unexpected expenses, medical bills, vehicle repairs, and other emergencies; and

WHEREAS, high-cost lending practices can result in excessive interest rates, repeated borrowing, and long-term cycles of debt that place significant financial burdens on individuals and families; and

WHEREAS, Assembly Bills 763 and 764 and Senate Bills 759 and 760 were introduced during the 2025–26 Legislative Session to modernize Wisconsin's consumer lending laws by establishing reasonable consumer protections, strengthening oversight of regulated lenders, and limiting excessive interest rates and fees on certain consumer loans; and

WHEREAS, these proposals promote greater transparency in lending practices, provide borrowers with clearer repayment expectations, and encourage responsible lending while maintaining access to legitimate sources of consumer credit; and

WHEREAS, reducing predatory lending practices can improve household financial stability, decrease reliance on public assistance, reduce financial stress on working families, and strengthen local economies; and

WHEREAS, counties often experience the downstream impacts of financial instability through increased demand for social services, housing assistance, behavioral health services, and other county-funded programs; and

WHEREAS, protecting consumers from abusive lending practices serves the public interest and helps promote long-term financial independence and economic resilience for Wisconsin residents.

WHEREAS, the Kenosha County Board recognizes that responsible banks and credit unions can provide viable alternatives to high-cost lenders and encourages financial institutions to support legislative efforts that promote responsible lending, transparency, affordability, and meaningful protections for consumers;

WHEREAS, although the Wisconsin Legislature has concluded its regular business for the 2025–26 Legislative Session and these bills are not expected to receive further action, the policy issues they address remain important to Wisconsin consumers, families, and local governments.

NOW, THEREFORE, BE IT RESOLVED, that the Kenosha County Board of Supervisors expresses its support for the policy objectives contained in 2025 Wisconsin Assembly Bills 763 and 764 and Senate Bills 759 and 760 and respectfully encourages the Wisconsin Legislature to introduce and pursue substantially similar legislation during the 2027–28 Legislative Session.

BE IT FURTHER RESOLVED, that the Kenosha County Board encourages the Wisconsin Legislature and Governor to continue pursuing balanced consumer lending policies that:

1. Protect consumers from predatory lending practices;
2. Promote responsible, transparent, and affordable lending;
3. Prevent excessive interest rates and fees that contribute to long-term debt;
4. Preserve access to safe and legitimate consumer credit; and
5. Strengthen oversight and enforcement of Wisconsin's consumer lending laws.

BE IT FURTHER RESOLVED, that the Kenosha County Board believes strong consumer protections contribute to healthier families, stronger local economies, and reduced financial hardship for Wisconsin residents.

BE IT FURTHER RESOLVED, that the Kenosha County Board encourages banks, credit unions, and other responsible financial institutions to join consumer advocates, community organizations, and policymakers in supporting strong legislation to combat predatory lending practices and protect Wisconsin residents from excessive interest rates and fees; and

BE IT FURTHER RESOLVED, that the Kenosha County Board strongly supports establishing a 36% maximum annual interest rate for covered consumer loans and urges the Wisconsin Legislature to adopt this limit as a firm and enforceable consumer protection, while preserving access to responsible and legitimate sources of credit.

BE IT FURTHER RESOLVED, that a copy of this resolution shall be forwarded to Governor Tony Evers, Kenosha County's Wisconsin legislative delegation, the leadership of the Wisconsin State Assembly and Senate, all Wisconsin counties, and the Wisconsin Counties Association.

Erin Decker

Erin Decker

John Morrissey

LEGISLATIVE COMMITTEE

ONE BOX MUST ALWAYS BE CHECKED

	AYE	NAY	ABSTAIN	EXCUSED	UNEXCUSED
MORRISSEY, JOHN, Chair	☒	☐	☐	☐	☐
DECKER, ERIN, Vice-chair	☒	☐	☐	☐	☐
COLOGNA, JEFF	☒	☐	☐	☐	☐
TAGLIAPIETRA, RIKI	☒	☐	☐	☐	☐
TARZON, DAVE	☒	☐	☐	☐	☐