AARP Minnesota

FACT SHEET

Consumer Protection Restitution Account

Minnesota led the nation in creating a state-level Consumer Protection Restitution Account (CPRA) in the 2025 legislative session to help victims of scams and fraud recover their financial losses. Legislative updates are needed to ensure the fund serves defrauded Minnesotans into the future and AARP Minnesota urges your support for **SF 4687** (Rest) / **HF 4513** (Lee, K.).

A Bipartisan Success Story

The Consumer Protection Restitution Account was a bipartisan effort in the 2025 legislative session to support fraud victims. The fund is already providing life-changing restitution to Minnesota consumer fraud victims.



Helene, Golden Valley
Paid $15,000 upfront for dental implants not knowing her dentist's license was revoked. The clinic unexpectedly closed leaving her and others with unfinished treatments. CPRA will help victims like Helene.

What Does the Bill Do?

SF 4687/**HF 4513** ensures long-term sustainability for CRPA by:

- **Removing the $5 million annual limit** on money from consumer enforcement public compensation into the fund.
- **Creating a fairer distribution formula** by setting a maximum restitution amount of $100,000 and applying a fair pro-rata formula.

Loss amount	Current Law	Proposal	Proposed Calculation
$25,000	$25,000	$25,000	Total loss up to $50,000
$80,000	$80,000	$65,000	$50,000 + half above $50,000
$2,000,000	$2,000,000	$100,000	$50,000 + half above $50,000 to a maximum of $100,000

100+

Individual submitted complaints since the fund was created

9

Claims received for over $500,000

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