

Author Agency Name
2006 Fiscal Impact Statement

1. Bill Number: HB 34

House of Origin: ☒ Introduced ☐ Substitute ☐ Engrossed

Second House: ☐ In Committee ☐ Substitute ☐ Enrolled

2. Patron: Tata

3. Committee: Commerce and Labor

4. Title: Freezing access to credit reports; penalty

5. Summary/Purpose: The bill authorizes any consumer to freeze access to his credit report. If a consumer has placed a freeze on his credit report, a consumer reporting agency is prohibited from releasing the credit report, or any information in it, without the consumer's express authorization. The measure provides a means by which a consumer can release his report, permanently, temporarily, or to a specific third party. Certain disclosures are exempt from the freeze. A violation is a prohibited practice under the Consumer Protection Act.

6. Fiscal impact: The bill does not have a fiscal impact for the Department of Agriculture and Consumer Affairs, the agency responsible for investigating violations of the Consumer Protection Act.

7. Budget amendment necessary: No.

8. Fiscal implications: None.

9. Specific agency or political subdivisions affected: Department of Agriculture and Consumer Affairs.

10. Technical amendment necessary: No.

11. Other comments: None.

Date: 1/17/06 kbs

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cc: Secretary of Agriculture and Forestry