

## Department of Planning and Budget 2023 Fiscal Impact Statement

**1. Bill Number:** HB1544

**House of Origin**    ☒ Introduced    ☐ Substitute    ☐ Engrossed

**Second House**    ☐ In Committee    ☐ Substitute    ☐ Enrolled

**2. Patron:**    Campbell, J.L.

**3. Committee:** Commerce and Energy

**4. Title:**    Virginia Credit Services Businesses Act; definitions, credit reports.

**5. Summary:** Amends the definitions of "consumer reporting agency" and "credit services business" as they are used in the Virginia Credit Services Businesses Act and requires that the information statement provided to a consumer by a credit services business under the Act include a complete and accurate statement of a customer's right to receive a free copy of the consumer's credit report annually from each of the three nationwide consumer reporting agencies. The bill contains technical amendments.

**6. Budget Amendment Necessary:** No.

**8. Fiscal Implications:** The Office of the Attorney General and Department of Law and the State Corporation Commission indicate this bill presents no fiscal impact.

**9. Specific Agency or Political Subdivisions Affected:** Office of the Attorney General;  
Department of Law and the State Corporation Commission

**10. Technical Amendment Necessary:** No.

**11. Other Comments:**

Date: 1/12/2023