

**LEGISLATIVE BUDGET BOARD**  
**Austin, Texas**

**FISCAL NOTE, 78TH LEGISLATIVE REGULAR SESSION**

**March 26, 2003**

**TO:** Honorable Troy Fraser, Chair, Senate Committee on Business & Commerce

**FROM:** John Keel, Director, Legislative Budget Board

**IN RE: SB533** by Carona (relating to certain practices of debt collectors and credit bureaus. ),  
**Committee Report 1st House, Substituted**

**No fiscal implication to the State is anticipated.**

The Savings and Loan Department, the Department of Banking, the Office of Consumer Credit Commissioner, and the Credit Union Department indicate the provisions of the bill would have no fiscal impact to the state.

**Local Government Impact**

No fiscal implication to units of local government is anticipated.

**Source Agencies:** 450 Savings and Loan Department, 451 Department of Banking, 466 Office of Consumer Credit Commissioner, 469 Credit Union Department

**LBB Staff:** JK, JRO, RT, RB