

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

**FISCAL NOTE, 79TH LEGISLATIVE REGULAR SESSION**

**April 27, 2005**

**TO:** Honorable Helen Giddings, Chair, House Committee on Business & Industry

**FROM:** John S. O'Brien, Deputy Director, Legislative Budget Board

**IN RE: HB1854** by Giddings (Relating to requiring debt collectors to provide a copy of a dishonored check to certain consumers; providing a civil penalty.), **Committee Report 1st House, As Amended**

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

The bill would require a debt collector who contacts a consumer about a consumers' alleged issuance of a dishonored check to provide the consumer a photocopy of the check. A debt collector who fails to do so would be liable to the state for a civil penalty of up to \$1,000 for each violation. The bill would take effect September 1, 2005.

The proposed legislation may result in new complaints, investigations or cases by the Office of the Attorney General, however, it is projected that this increase can be absorbed by current resources.

**Local Government Impact**

No significant fiscal implication to units of local government is anticipated.

**Source Agencies:** 302 Office of the Attorney General

**LBB Staff:** JOB, SD, JRO, MS