

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

**FISCAL NOTE, 80TH LEGISLATIVE REGULAR SESSION**

**May 24, 2007**

**TO:** Honorable David Dewhurst , Lieutenant Governor, Senate  
Honorable Tom Craddick, Speaker of the House, House of Representatives

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

**IN RE: SB222** by Ellis (Relating to a security freeze on a consumer file maintained by a consumer reporting agency. ), **Conference Committee Report**

<p><b>No significant fiscal implication to the State is anticipated.</b></p>
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The bill would amend the Business and Commerce Code relating to a security freeze on a consumer file maintained by a consumer reporting agency by providing certain exceptions for security freeze requirements, establishing charges for certain information disclosure and services, and establishing certain circumstances under which a consumer reporting agency is prohibited from charging certain fees. The bill would provide that violating certain provisions of this bill do not constitute a false, misleading, or deceptive act or practice.

Based on the analyses of the Office of Consumer Credit Commissioner and the Office of the Attorney General, it is assumed that duties and responsibilities associated with implementing the provisions of the bill could be accomplished by utilizing existing resources.

This bill would take effect immediately upon receiving a vote of two-thirds of all members elected to each house or would otherwise take effect on September 1, 2007.

**Local Government Impact**

No fiscal implication to units of local government is anticipated.

**Source Agencies:** 302 Office of the Attorney General, 466 Office of Consumer Credit Commissioner

**LBB Staff:** JOB, JRO, MW, TGI