



CONNECTICUT BANKERS ASSOCIATION

March 15, 2012

To: Members of the Banks Committee

**Fr: Connecticut Bankers Association
Contacts: Tom Mongellow, Fritz Conway**

Re: H.B. No. 5416 (RAISED) AN ACT CONCERNING CREDIT CARD APPLICATIONS.

POSITION: OPPOSE

This bill would prohibit the ability of a bank to “pre-fill” certain information on a credit card application for an existing or potential customer.

We are opposed to this legislation and view it as overly broad and potentially and inadvertently impacting products other than credit cards. In addition, the pre-filling of information for an existing or potential customer is a clear convenience that customers appreciate. In most cases, that pre-filling of information is just the name and address. This legislation would prevent even a customer’s name to be placed on the application.

We feel H.B 5416 is unnecessary and urge your rejection of the proposal.