



Testimony of Eric W. Gjede  
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Before the Committee on Banking  
February 14, 2017

**Testifying in opposition to HB 6519  
AN ACT PROHIBITING EMPLOYER CREDIT INQUIRIES FOR POSITIONS INVOLVING ACCESS TO CERTAIN  
NONFINANCIAL ASSETS**

Good afternoon Senator Winfield, Senator Martin, Representative Lesser, Representative Simanski and members of the Banking Committee. My name is Eric Gjede and I am counsel at the Connecticut Business and Industry Association (CBIA), which represents thousands of large and small companies throughout the state of Connecticut.

This bill would revoke the right of many businesses to request a credit history for an employee or prospective employee that will have access to the business's valuable nonfinancial assets.

Credit histories are a legitimate screening tool used by many businesses, particularly small businesses that do not have the resources to extensively vet each applicant. For example, a car dealership should be able to run a credit history on an employee that will have access to their fleet of vehicles. The owner of an antique or jewelry store should be able to run a credit history on an employee that has access to the business' valuable merchandise. Likewise, many retailers need to run a credit history on employees that handle large numbers of cash transactions.

We urge the committee to consider that many businesses have valuable nonfinancial assets and should be allowed to thoroughly screen the people they hire to handle those assets. As a result, we ask that you take no further action on this bill.