

# OFFICE OF FISCAL ANALYSIS

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<http://www.cga.ct.gov/ofa>

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sSB-472

AN ACT CONCERNING SECURITY FREEZES ON CREDIT REPORTS, IDENTITY THEFT PREVENTION SERVICES, EMPLOYER CREDIT INQUIRIES AND REGULATIONS OF CREDIT RATING AGENCIES.

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## ***OFA Fiscal Note***

***State Impact:*** None

***Municipal Impact:*** None

## ***Explanation***

The bill requires the Department of Banking to adopt regulations concerning transactions between private entities and individuals and results in no fiscal impact as the agency has the expertise to adopt regulations.

## ***The Out Years***

***State Impact:*** None

***Municipal Impact:*** None