

Department of Legislative Services
Maryland General Assembly
2000 Session

FISCAL NOTE

House Bill 435 (Delegate A. Jones. *et al.*)

Environmental Matters

Consumer Protection and Telephone Solicitation - Social Security Numbers

This bill prohibits telephone solicitors, credit grantors, lenders, and holders of retail credit accounts from requesting, in the course of a telephone conversation to discuss the payment or repayment of credit previously extended to the individual called, the Social Security number of the individual or of a member of the individual's household.

A violation of the bill is a misdemeanor punishable by a fine of up to \$1,000 for the first offense and up to \$5,000 for each subsequent offense.

Fiscal Summary

State Effect: Potential minimal increase in general fund revenues due to the bill's penalty provisions. No effect on expenditures, assuming the Consumer Protection Division receives fewer than 50 complaints per year.

Local Effect: None.

Small Business Effect: Minimal.

Analysis

Current Law: No provision of law prohibits a telephone solicitor, a credit grantor, a lender, or a holder of a retail credit account from requesting the Social Security number of the individual called in the course of a telephone conversation to discuss the payment or repayment of credit.

Additional Information

Prior Introductions: None.

Cross File: None.

Information Source(s): Judiciary (District Court), Office of the Attorney General (Consumer Protection Division), Department of Legislative Services

Fiscal Note History: First Reader - March 7, 2000
nlr/jr

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