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**TO:** The Honorable Pamela Beidle, Chair  
Finance Committee

**FROM:** Steven M. Sakamoto-Wengel  
Consumer Protection Counsel for Regulation, Legislation and Policy

**RE:** House Bill 622 – Consumer Reporting Agencies – Record of Criminal Proceedings - Prohibition (SUPPORT)

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The Consumer Protection Division of the Office of the Attorney General supports House Bill 622, sponsored by Delegate Healey, which would prohibit consumer credit reports from including information about criminal proceedings that did not result in a conviction or that have been expunged. House Bill 622 is consistent with Maryland's longstanding efforts to remove barriers to employment, housing and credit for individuals who have a history with the criminal justice system.

The Fair Credit Reporting Act already requires credit reports to exclude records of arrest, indictment, or conviction of a crime whose date of disposition, release or parole is more than seven years before the report date because of the prejudicial nature that information may have on the individual who is the subject of the report. Records of a criminal proceeding in which (1) the consumer was falsely accused, acquitted or exonerated; (2) a *nolle prosqui* was entered; or (3) that did not result in a guilty verdict or guilty plea can be just as prejudicial to a consumer seeking housing, employment or credit. Similarly, the General Assembly has been seeking to streamline the process of expunging records that may have resulted from wrongful arrests or convictions.

House Bill 622 would help prevent consideration of information that should not be relevant to whether an individual should be hired, approved for housing, or given credit. Consequently, the Consumer Protection Division requests that the Economic Matters Committee give HB 622 a favorable report.