

**CONFIDENTIAL**  
**LEGISLATIVE BILL REVIEW FORM: 2016**

Bill Number: S.240 Name of Bill: An act relating to protecting the credit of a minor child

Agency/Dept: DPS/VCIC Author of Bill Jeffrey Wallin  
Review: \_\_\_\_\_

Date of Bill Review: 1/6/2015 Related Bills and Key Players: \_\_\_\_\_

Status of Bill: (check one)

☒ Upon Introduction ☐ As passed by 1<sup>st</sup> body ☐ As passed by both bodies

Recommended Position:

☐ Support ☐ Oppose ☒ Remain Neutral ☐ Support with modifications identified in # 8 below

**Analysis of Bill**

1. **Summary of bill and issue it addresses.** *Describe what the bill is intended to accomplish and why.*  
The bill proposes to allow a parent or legal guardian of a minor child to obtain credit information and request a credit freeze on behalf of said minor child.
2. **Is there a need for this bill?** *Please explain why or why not.*  
As VCIC is not involved in credit reporting issues, we are unable to comment on the potential necessity.
3. **What are likely to be the fiscal and programmatic implications of this bill for this Department?**  
None for VCIC due to the lack of interactions with credit reporting agencies. Current statutory language around social security numbers (SSN) referenced in the bill would not be altered and VCIC does not make SSNs available to the public when contained in a criminal history record.
4. **What might be the fiscal and programmatic implications of this bill for other departments in state government, and what is likely to be their perspective on it?**  
There could potentially be impacts for agencies involved in banking or consumer protection but the potential impacts cannot be anticipated at this time.
5. **What might be the fiscal and programmatic implications of this bill for others, and what is likely to be their perspective on it?** *(for example, public, municipalities, organizations, business, regulated entities, etc)*  
There could potentially be impacts for credit reporting agencies which do business in Vermont. Similarly there could be impacts for entities which offer financial 'credit' to individuals as well. The implications for either group are unknown.
6. **Other Stakeholders:**

**6.1 Who else is likely to support the proposal and why?**

Given public concern over Identity Theft and credit reporting issues, one could expect the general public to support this issue.

**6.2 Who else is likely to oppose the proposal and why?**

Unkonwn.

**7. Rationale for recommendation:** *Justify recommendation stated above.*

As VCIC is not involved in credit reporting we are unable to make a specific recommendation.

8. **Specific modifications that would be needed to recommend support of this bill:** *Not meant to rewrite bill, but rather, an opportunity to identify simple modifications that would change recommended position.*
9. **Will this bill create a new board or commission AND/OR add or remove appointees to an existing one? If so, which one and how many?**

Secretary/Commissioner has reviewed this document

A handwritten signature in blue ink, appearing to be "K. Dudley", is written over a faint rectangular stamp.

Date: 2/1/16