

Legislative Analysis



IDENTITY THEFT: DENIAL OF CREDIT

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Senate Bill 798 as passed by the Senate
Sponsor: Sen. Alan Sanborn
House Committee: Criminal Justice
Senate Committee: Judiciary

Complete to 9-14-04

A SUMMARY OF SENATE BILL 798 AS PASSED BY THE SENATE

The bill would amend the Michigan Consumer Protection Act to prohibit as an unfair trade practice the denying of credit or public utility service to, or reducing the credit limit of, a consumer who was a victim of identity theft under the "Identity Theft Protection Act" (proposed by Senate Bill 792), if the person denying the credit or utility service or reducing the consumer's credit limit had prior knowledge that the consumer was a victim of identity theft. A person would be presumed to be a victim of identity theft if he or she possessed a valid victim certificate under the Code of Criminal Procedure (as Senate Bill 794 would provide for).

Senate Bill 798 (S-1) is tie-barred to Senate Bill 792 and would take effect on March 31, 2004.

MCL 445.903

FISCAL IMPACT:

The bill would have an indeterminate fiscal impact on state and local units of government. It is not known what costs for enforcement would be, and the amount of revenue generated from penalty fines would depend on the number of violations.

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