

REVENUE: No revenue impact

FISCAL: Minimal fiscal impact, no statement issued

Action:	Do Pass and Be Placed on the Consent Calendar
Vote:	10 - 0 - 0
Yeas:	Barton, Cowan, Gilliam, Krieger, Matthews, Riley, Tomei, Weidner, Wingard, Holvey
Nays:	0
Exc.:	0
Prepared By:	Victoria Cox, Administrator
Meeting Dates:	5/6

WHAT THE MEASURE DOES: Prohibits creditor from denying credit to applicant solely because applicant used business address instead of residential address if state law or local ordinance permits use of business address on application.

ISSUES DISCUSSED:

- Use of business addresses by certain law enforcement and public officials
- Need for nondisclosure of residential addresses

EFFECT OF COMMITTEE AMENDMENT: No amendment.

BACKGROUND: Certain law enforcement personnel and other public officials are allowed to use business addresses on credit applications in order to protect their privacy. SB 685 prohibits the denial of credit based solely on the use of a business address by these individuals.