



January 30, 2024

Economic Matters Committee  
The Honorable Delegate C. T. Wilson  
Room 231  
House Office Building  
Annapolis, Maryland 21401

**Re: HB 0262** – Consumer Protection – Consumer Reporting Agencies – Information in  
Consumer Credit Reports - **Oppose**

Dear Delegate Wilson:

In reviewing HB 0262 we feel that there are already several adequate federal, state and local laws in place to cover these areas of concern and that this proposed legislation, not being in coordination with other laws, further complicates a business owners' ability to manage rules and regulations brought on by various federal, state and local jurisdictions. Business owners make every effort to be in compliance of all laws and the ability to collect needed information on employees and credit applicants is vital to a business's success. Adding further restrictions to this process makes compliance more costly and challenging for all business owners.

The Carroll County Chamber of Commerce, a business advocacy organization of nearly 700 members, opposes this bill. We therefore request that you give this bill an unfavorable report.

Sincerely,

A handwritten signature in black ink that reads 'Mike McMullin'.

Mike McMullin  
President  
Carroll County Chamber of Commerce

CC: Delegate April Rose  
Senator Justin Ready