

TENNESSEE GENERAL ASSEMBLY  
FISCAL REVIEW COMMITTEE



**FISCAL NOTE**

**SB 159**

January 31, 2019

**SUMMARY OF BILL:** Increases, from two to three years, the period of time which a credit services business is required to maintain a copy of an information statement personally signed by the consumer acknowledging receipt of a copy of such statement.

**ESTIMATED FISCAL IMPACT:**

**NOT SIGNIFICANT**

Assumption:

- Increasing the period of time which a credit services business is required to maintain a copy of a document will have no significant impact on state or local government.

**IMPACT TO COMMERCE:**

**NOT SIGNIFICANT**

Assumption:

- Increasing the period of time which a credit services business is required to maintain a copy of a document will have no significant impact on commerce or jobs in this state.

**CERTIFICATION:**

The information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink that reads "Krista Lee Carsner".

Krista Lee Carsner, Executive Director

/agr