#### **SCHOOL SAFETY**

#### **SECURITY SYSTEMS FOR SCHOOLS**



In order to insure the safety of our students' school districts, applying for a state school construction grant on or after July 1, 2008 for a new school or a major alteration, extension, renovation, or replacement of a school will

require project plans to include security infrastructure for any entrances involved.

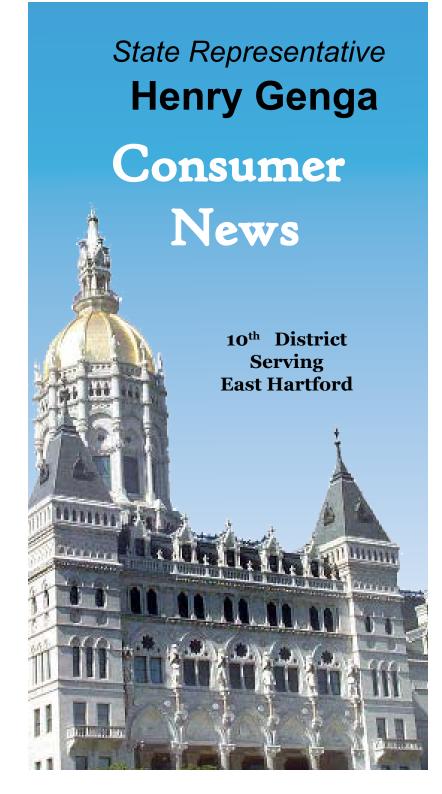
In addition, by October 1, 2007 colleges, universities, and private occupational schools will be required to have emergency response plans and, annually thereafter, must submit their plans to the public safety (DPS) and emergency management and homeland security (DEMHS) commissioners, as well as local first-responders. The institution must consult local firstresponders in developing their plans, and each plan must include a method for notifying the institution's students, employees, and visitors of emergency information. PA 07-208

### **OPERATOR'S LICENSES BEARING A SCHOOL BUS ENDORSEMENT**

Prompted by a fatal accident involving an unqualified school bus driver, the legislature passed a bill that requires additional background checks for people applying for school bus licenses. The legislation prohibits the Department of Motor Vehicles (DMV) from issuing temporary licenses. Additional provisions require, rather than allow, DMV to notify school bus companies and school districts of any change in the status of a driver's license. The bill also not only expands required drug testing, but also automatically disqualifies those who test positive. PA 07-224

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## Consumer Protection

### DORMANCY FEES ON INACTIVE DEPOSIT ACCOUNTS



Banks and financial institutions have been allowed to impose a fee for dormant deposit accounts with no notification. These are accounts that have had no activity for three or more years. With no notification many account holders have been charged a fee without their knowledge. Banks are now required to send a notice

to the account holder's last known address. This must be done within 45 days of determining that the account will be going inactive and to ensure that the depositor understands that a fee will now be assessed; the notice must be printed in capital letters stating that the account is now considered to be dormant. PA 07-2

### PREVENTION OF ABUSIVE AND DECEPTIVE DEBT COLLECTION PRACTICES

A creditor who uses abusive, harassing, fraudulent, deceptive, or misleading representations, devices, or practices to collect or attempt to collect a debt is liable for actual damages plus additional damages up to \$1,000, if the debtor is an individual. If a lawsuit is successful, court costs and, at the court's discretion, reasonable attorney's fees also must be paid. A creditor may not be held liable if it can show by a preponderance of evidence that the violation was not intentional and resulted by error and every effort was made to avoid the error. Suits must be brought within one year after the date of the violation. PA 07-176

### PROTECTING CONSUMERS' PRIVACY IN MORTGAGE APPLICATIONS

When consumers apply for loans, they should have the expectation



that their private information will remain private. Instead, information generated by credit reporting agencies during the loan process is often used by other mortgage lenders to solicit consumers later. We now prohibit these deceptive practices and

the misuse of private financing by lenders in loan solicitations. PA 07-118

#### **ILLEGAL USE OF HANDICAPPED PARKING SPACES**

In order to crack down on the illegal use of handicapped parking spaces, this legislation increases the fine for violating the law from a previous minimum fine of \$85 to \$150 for the first violation and \$250 for each subsequent violation. Violations include illegal parking in a handicapped spot, unauthorized display of handicapped parking pass, failure to return a pass when required by the DMV, and failure to provide designated parking spaces for handicapped persons. PA 07-52

### **RETURN POLICY OF RETAIL STORES**

Legislation passed this year that protects consumers from unfair



retail return policies. Retailers that use an electronic system to keep track of retail refunds and exchanges have to make sure that their return policies are stated clearly and also notify consumers when their time limit to return goods is about to end. Doing this means that the right to return something before a set

time limit is unaffected if a consumer has a receipt that shows their transaction happened before a notice was received. PA 07-150

# LIMITING LAW ENFORCEMENT ACCESS TO RECORDED INFORMATION IN "BLACK BOX" EVENT DATA RECORDERS IN MOTOR VEHICLES

Registered passenger vehicle owners or representatives will now be protected from having the information collected by the "black boxes," or event data recorders being used against the vehicle owner, lessee, or renter. This information



could result in fines, issuance of tickets and other monetary charges. Written consent must be given by the car owner, when the data stored in the "black box" or event data recorders is used or when a search warrant is issued by the court.

Anyone who retrieves or obtains the information contained in the event data recorder, except a police officer under a warrant, is prohibited from further disclosing the information. It does not apply to data retrieved by the dealer or manufacturer for purposes of improving safety, security, or traffic management, or used for medical research on physical reactions to motor vehicle accidents, as long as the identity of the registered owner, lessee, operator, or other occupants is not released.

No one may deliberately change, delete and destroy data on the event data recorder after a car accident that results in a death or a serious physical injury. A logical amount of time must be given to a police officer to obtain a search warrant. PA 07-235