

February 10, 2026

The Honorable Brenda Dietrich, Chairperson  
Senate Committee on Financial Institutions and Insurance  
300 SW 10th Avenue, Room 546-S  
Topeka, Kansas 66612

Dear Senator Dietrich:

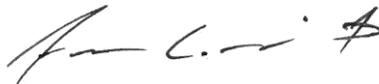
SUBJECT: Fiscal Note for SB 410 by Senate Committee on Financial Institutions and Insurance

In accordance with KSA 75-3715a, the following fiscal note concerning SB 410 is respectfully submitted to your committee.

The purpose of the Kansas Financial Institutions Information Security Act is to establish information security standards for any covered entity listed in the Act. SB 410 would amend the Act by adding earned wage access registrants to the list of entities. The Act currently covers financial institutions engaging in money transmission. The bill would clarify that the financial institutions would not be subject to licensure under the Kansas Money Transmission Act.

The Office of the State Bank Commissioner's examines information security standards of the institutions it examines. The Office's information technology staff would absorb any new work that could result from adding earned wage access services registrants to the list of entities covered in the Act. Any fiscal effect associated with SB 410 is not reflected in *The FY 2027 Governor's Budget Report*.

Sincerely,



Adam C. Proffitt  
Director of the Budget

cc: Julie Murray, Department of Credit Unions  
Jesse Becker, Office of the State Bank Commissioner