



General Assembly

Substitute Bill No. 5210

February Session, 2026



AN ACT ESTABLISHING VARIOUS DATA SECURITY REQUIREMENTS APPLICABLE TO CERTAIN FINANCIAL INSTITUTIONS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 36a-44a of the general statutes is repealed and the
2 following is substituted in lieu thereof (*Effective October 1, 2026*):

3 (a) As used in this section:

4 (1) "Data security incident" means any unauthorized access to or
5 unauthorized acquisition, destruction or corruption of electronic files,
6 media, databases or computerized data containing (A) personal
7 information of an individual, or (B) supervisory, financial, operational
8 or business information of any (i) licensee under this title, (ii)
9 Connecticut bank, or (iii) Connecticut credit union;

10 (2) "Financial institution" has the same meaning as provided in
11 Section 509 of the Gramm-Leach-Bliley Financial Modernization Act of
12 1999, 15 USC 6809, and the regulations promulgated thereunder, as said
13 act and such regulations may be amended from time to time; and

14 (3) "Personal information" has the same meaning as provided in
15 section 36a-701b.

16 **(b)** Each financial institution that is a bank, a Connecticut credit
17 union, a federal credit union, an out-of-state bank that maintains a
18 branch in this state, an out-of-state trust company or out-of-state credit
19 union that maintains an office in this state [] or a licensee under this
20 title, [or any] and each person subject to the jurisdiction of the
21 commissioner under title 36b, shall (1) adopt, in writing, a program
22 setting forth standards for developing, implementing and maintaining
23 reasonable data security safeguards to protect the security,
24 confidentiality and integrity of customer information, and (2) comply
25 with all provisions of Subtitle A of Title V of the Gramm-Leach-Bliley
26 Financial Modernization Act of 1999, 15 USC 6801 et seq., and the
27 regulations promulgated thereunder that apply to such financial
28 institution [, except to] or person, including, but not limited to, the
29 applicable provisions of 12 CFR Part 364, Appendix B, 12 CFR Part 748,
30 Appendix A and 16 CFR Part 314, as said act and such regulations may
31 be amended from time to time. To the extent that this [section]
32 subsection is inconsistent with the provisions of sections 36a-41 to 36a-
33 44, inclusive, [in which case] the provisions that afford the customer
34 greater protection shall control. [For purposes of this section, "financial
35 institution" has the meaning given to that term in Section 509 of the
36 Gramm-Leach-Bliley Financial Modernization Act of 1999, 15 USC 6809,
37 and the regulations promulgated thereunder.]

38 **(c)** Each licensee under this title, Connecticut bank and Connecticut
39 credit union shall file a notification with the Department of Banking, in
40 a form and manner prescribed by the Banking Commissioner, not later
41 than three business days after such licensee, Connecticut bank or
42 Connecticut credit union knows, or has reason to know, of the
43 occurrence of any data security incident that may (1) materially impact
44 its ability to operate in a safe and sound manner or comply with
45 applicable laws and regulations, (2) cause significant disruption in
46 customer services, or (3) involve any unauthorized access to the
47 personal information of any individual.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2026</i>	36a-44a

BA *Joint Favorable Subst.*