



Chairwoman Delores Kelley  
3 East  
Miller Senate Office Building  
Annapolis, MD 21401

**SB34:** Consumer Protection - Scanning or Swiping Identification Cards and Driver's Licenses - Prohibition

**Testimony on Behalf of** MD|DC Credit Union Association

**Position:** Favorable w/ Amendments

Chairwoman Kelley, Vice-Chair Feldman and Members of the Committee:

On behalf of the MD| DC Credit Union Association and the 84 Credit Unions and their 1.9 million members that we represent in the State of Maryland, we appreciate the opportunity to submit testimony on this legislation. Credit Unions are member-owned, not-for-profit financial cooperatives whose mission is to promote thrift and provide access to credit for provident and productive purposes for our members.

The MD|DC Credit Union Association is in general support of this legislation since it is not meant to pertain to financial institutions, however, we request a clarifying amendment. The term “depository institution” is not uniform across the Financial or Commercial Articles and often only includes banks and saving and loan associations, while excluding credit unions.

We would request that the language be amended to:

**THIS SECTION DOES NOT APPLY TO A ~~DEPOSITORY~~ FIDUCIARY INSTITUTION AS DEFINED IN Md. Fin. Inst. Art. §1-301 THAT USES A SCANNING DEVICE TO SCAN OR SWIPE AN INDIVIDUAL’S IDENTIFICATION CARD OR DRIVER’S LICENSE IN CONNECTION WITH:..**

The term fiduciary institution as defined in the financial article §1-301 is a comprehensive list of depository institutions and will clear up any issues that may arise from a less precise definition

**Md. Fin. Inst. Art §1-301.**

- (a) In this subtitle the following words have the meanings indicated.
- (b) (1) “Fiduciary institution” means:
  - (i) A national banking association;
  - (ii) A State banking institution;
  - (iii) An other-state bank that maintains a branch in this State;
  - (iv) A credit union that is organized under the laws of this State or of the United States;



- (v) Any other organization that is organized under the banking laws of this State and subject to the supervision of the Commissioner; or
- (vi) A savings and loan association that is organized under the laws of this State or of the United States.

We have had several discussions with the bill sponsor's staff and hope that this our requested amendment is accepted.

Please do not hesitate to contact me at 443-325-0774 or [jbratsakis@mddccua.org](mailto:jbratsakis@mddccua.org), or our VP of Advocacy, Rory Murray at [rmurray@mddccua.org](mailto:rmurray@mddccua.org) should you have any questions. Thank you for your consideration.

Sincerely,

A handwritten signature in blue ink that reads "John Bratsakis". The signature is fluid and cursive, with the first name "John" being more prominent than the last name "Bratsakis".

John Bratsakis  
President/CEO  
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