



Chairmember Luke Clippinger  
Room 101  
House Office Building  
Annapolis, MD 21401

**HB745:** Office of the Attorney General - Senior and Vulnerable Adult Asset Recovery Unit  
**Testimony on Behalf of:** MD|DC Credit Union Association  
**Position:** Support

Chairman Clippinger, Vice-Chair Atterbeary 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 testify 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. We respectfully support this bill.

The MD|DC Credit Union Association has worked with the State of Maryland and multiple partners on Project SAFE (Stop Adult Financial Exploitation) for several years. Project SAFE has made great strides in getting knowledge about adult financial exploitation out to those who need it the most. We are fully engaged in this project and think that it is a vital measure to protect the public. The Senior and Vulnerable Adult Asset Recovery Unit as contemplated in this bill would be another “tool in the toolbox” to protect this population. Accordingly, the MD|DC Credit Union Association respectfully requests the committee give HB745 a favorable report.

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 a long horizontal stroke at the end.

John Bratsakis  
President/CEO  
MD|DC Credit Union Association  
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