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**HB 1008 – Fiduciary Institutions – Exploitation of Seniors and Vulnerable Adults –
Protections and Required Referral
(Vulnerable Adult Banking Protection Act)
Economic Matters Committee
March 10, 2026
FAVORABLE**

Good afternoon, Chair Valderrama, Vice Chair Charkoudian, and members of the Economic Matters Committee. My name is Jane Dean, a resident of Silver Spring, and an AARP Fraud Watch Network Volunteer.

Unfortunately, I am also a victim of a scam that occurred in February 2024. I received a call supposedly from Amazon, which my caller ID confirmed and was told someone was trying to use my personal and bank information to buy a Mac laptop. I denied I was doing this and was transferred multiple times, each person sounding more official than the last until I was speaking with the actual scammer.

The scammer told me to withdraw my “clean” money over three days from three different bank branches. Specific instructions were given on how to send the cash to “attorneys” in California, so my money could be protected in government security accounts while they tried to catch the “bad guys.” The scammer was very sophisticated and took advantage of my panic. At that point, I was “under the ether.”

It was when I was at the third branch of the bank that the bank manager grew suspicious and asked me what was going on. I told him, and he said that I was being scammed. By that time, the criminals had stolen \$25,600 from me.

Imagine the fear and confusion I felt during those three days. But I am here today to tell you that House Bill 1008 will protect people like me. It will give financial institutions the tools they need to intervene at the first sign of a suspicious transaction. Perhaps if the first branch I went to questioned me further, I would have come out from under the ether sooner and not had the money stolen from me.

Please give House Bill 1008 a favorable report and help this legislation move forward. I don’t want anyone else to go through what I did. Thank you.

For any questions, please contact Sara Westrick, at swestrick@aarp.org, or 410-310-0374.

