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HB 752 – Criminal Law – Theft and Fraud Crimes – Valuation and Forgery of Gift Cards
House Judiciary Committee
March 5, 2026
FAVORABLE

Good afternoon, Chair Bartlett, Vice Chair Davis, and members of the committee. My name is Sara Westrick, Advocacy Director for AARP Maryland, which represents approximately 850,000 members across the state. We thank Delegate Toles and all the sponsors for introducing this important consumer protection legislation.

AARP is a nonpartisan, nonprofit organization dedicated to safeguarding the financial well-being of older adults, with a strong focus on consumer protection and fraud prevention.

Gift card fraud continues to be one of the most pervasive and fast-growing forms of financial exploitation, particularly harming older Marylanders. Criminals target gift cards not only for direct theft but also as tools in broader schemes involving financial exploitation, impersonation scams, and identity theft.

This problem is significant and growing. In 2023, the Federal Trade Commission (FTC) received over 41,000 fraud reports involving gift cards. More than \$200 million was stolen through gift card scams that year, and the true losses are likely much higher due to underreporting.

Older adults remain disproportionately affected, often pressured through impersonation scams. This occurs when criminals posing as law enforcement, utility companies, or loved ones demand urgent payment by gift card.

HB 752 ensures that when a gift card is stolen, the value used for charging and prosecuting the crime is based on the highest possible measure of harm, whether the card's face value, the value the defendant represented, or the actual financial loss resulting from its use. This closes loopholes that criminals exploit when manipulating card balances or misrepresenting value during scams.

HB 752 also makes it illegal to alter or tamper with a gift card or its packaging with intent to defraud and establishes clear criminal penalties. AARP's Fraud Watch Network sees firsthand how scammers exploit gift card vulnerabilities. While awareness campaigns are essential, education alone is not enough. Stronger laws provide law enforcement the tools needed to investigate and prosecute increasingly sophisticated fraud schemes.

Maryland is already a national leader. In 2024, with AARP's support, the legislature passed SB 760 – the Gift Card Scam Prevention Act. HB 752 is the next logical step, pairing these

consumer-facing protections with clear criminal penalties for those who tamper with or misuse gift cards.

Older Marylanders should not face the constant threat of financial exploitation through gift card scams. HB 752 closes critical gaps, strengthens enforcement, and reinforces Maryland's leadership in consumer protection.

For these reasons, AARP Maryland strongly supports HB 752 and respectfully requests a favorable report.

If you have any questions, please contact Sara Westrick, AARP Maryland Advocacy Director, at swestrick@aarp.org or by calling 410-310-0374.