



March 3, 2026

Dear Chair and Members of the Committee:

On behalf of the Greater Prince George's Community Coalition, **we write to express strong support for HB 0752** and its efforts to address the growing problem of gift card fraud in Maryland. This legislation represents an important step toward protecting some of our most vulnerable residents, particularly seniors, while also strengthening community safety and economic stability in Prince George's County and across the State of Maryland.

The **Greater Prince George's Community Coalition** is committed to advancing public safety, protecting vulnerable populations, and promoting accountability through collaborative community-based solutions. Gift card fraud is not a simple consumer issue, but an evolving criminal enterprise that fuels broader patterns of financial exploitation and community harm. As fraud schemes become more sophisticated and, in some cases, linked to organized criminal networks, proactive prevention is essential.

Gift card fraud has become **one of the most common and devastating forms of consumer exploitation**. Seniors are disproportionately targeted through scams involving impersonation of government officials, law enforcement, utility companies, or even family members. Victims are frequently instructed to purchase gift cards and provide the card numbers to resolve fabricated emergencies or alleged debts. In other cases, criminals tamper with gift cards on retail shelves and drain funds once activated.

Because gift cards are difficult to trace and often irretrievable once redeemed, seniors can lose thousands of dollars in a matter of minutes, draining savings intended for medical care, housing, and essential needs.

**Beyond financial loss, the emotional and psychological impact is profound.** Fraud victimization undermines trust, increases isolation, and destabilizes families. For communities already working to reduce crime and strengthen neighborhood resilience, financial exploitation of seniors erodes hard-earned progress.

Local businesses are also directly affected. **Retailers face reputational damage, operational burdens, and financial strain** from fraudulent transactions. Employees are often placed in difficult positions without clear statutory authority to intervene when suspicious activity occurs.

**HB 0752 provides practical safeguards and clearer standards** that empower businesses to be proactive partners in prevention, while protecting them from undue liability when acting in good faith.



More importantly, **this legislation reflects the kind of collaborative public safety strategy our coalition supports**—one that brings together lawmakers, businesses, community advocates, and law enforcement to prevent harm before it occurs. Preventing fraud is violence prevention. Financial exploitation weakens families and destabilizes communities; protecting residents strengthens them.

By strengthening safeguards, improving accountability, and enhancing consumer protections, **HB 0752 promotes both public safety and economic security**. The bill sends a strong message that Maryland stands with seniors, families, and small businesses. To that end, we stand against predatory criminal practices.

**For these reasons, the Greater Prince George's Community Coalition respectfully urges a favorable report on HB 0752.**

Thank you for your leadership and continued commitment to protecting Maryland residents and strengthening our communities.

Sincerely,

*Wallis C. Baxter III*

Rev. Wallis C. Baxter III

**Greater Prince George's Community Coalition**