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By: **Delegate Fulton**  
Introduced and read first time: January 29, 2003  
Assigned to: Economic Matters

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A BILL ENTITLED

1 AN ACT concerning

2 **Banking Institutions - Security Measures for At-Risk Banking Institutions**

3 FOR the purpose of requiring an at-risk banking institution to install certain security  
4 measures within a certain period of time after becoming an at-risk banking  
5 institution; requiring an at-risk banking institution that violates certain  
6 provisions of this Act to pay a certain fine and reimburse employees for  
7 reasonable expenses for mental health services under certain circumstances;  
8 defining certain terms; and generally relating to the installation of security  
9 measures at at-risk banking institutions.

10 BY adding to  
11 Article - Financial Institutions  
12 Section 5-1201 through 5-1203, inclusive, to be under the new subtitle "Subtitle  
13 12. Security Measures for At-Risk Banking Institutions"  
14 Annotated Code of Maryland  
15 (1998 Replacement Volume and 2002 Supplement)

16 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF  
17 MARYLAND, That the Laws of Maryland read as follows:

18 **Article - Financial Institutions**

19 SUBTITLE 12. SECURITY MEASURES FOR AT-RISK BANKING INSTITUTIONS.

20 5-1201.

21 (A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS  
22 INDICATED.

23 (B) "AT-RISK BANKING INSTITUTION" MEANS A BANKING INSTITUTION AT  
24 WHICH TWO ROBBERIES HAVE OCCURRED DURING A 24-MONTH PERIOD.

25 (C) "ROBBERY" HAS THE MEANING STATED IN § 3-401 OF THE CRIMINAL LAW  
26 ARTICLE.

1 5-1202.

2       WITHIN 6 MONTHS AFTER BECOMING AN AT-RISK BANKING INSTITUTION, THE  
3 AT-RISK BANKING INSTITUTION SHALL INSTALL BULLETPROOF GLASS AS A SHIELD  
4 TO SEPARATE ITS TELLERS FROM THE PUBLIC.

5 5-1203.

6       IF AN AT-RISK BANKING INSTITUTION VIOLATES § 5-1202 OF THIS SUBTITLE  
7 AND AN EMPLOYEE SUFFERS PHYSICAL INJURY OR DEATH AS A RESULT OF A  
8 SUBSEQUENT ROBBERY THAT OCCURS AT THE AT-RISK BANKING INSTITUTION, THE  
9 AT-RISK BANKING INSTITUTION SHALL:

10       (1)       PAY A FINE NOT EXCEEDING \$5,000; AND

11       (2)       REIMBURSE ITS EMPLOYEES FOR REASONABLE EXPENSES INCURRED BY  
12 THE EMPLOYEES FOR MENTAL HEALTH SERVICES REQUIRED AS A DIRECT RESULT  
13 OF THE ROBBERY.

14       SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
15 October 1, 2003.