

(PRE-FILED)

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By: **Delegate Conroy**  
Requested: July 7, 2003  
Introduced and read first time: January 14, 2004  
Assigned to: Economic Matters

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A BILL ENTITLED

1 AN ACT concerning

2 **Financial Institutions - Use of Social Security Numbers to Access Account**  
3 **Information**

4 FOR the purpose of prohibiting a financial institution from requiring an individual to  
5 provide more than the last four digits of the individual's Social Security number  
6 as a condition of accessing information related to the individual's account with  
7 the financial institution; authorizing the Attorney General to institute a civil  
8 action against a person that violates this Act to recover a certain penalty for the  
9 State; providing that each prohibited attempt to require an individual to provide  
10 more than the last four digits of the individual's Social Security number is a  
11 separate violation; authorizing the Attorney General to seek an injunction under  
12 certain circumstances; providing for the application of this Act; defining a  
13 certain term; and generally relating to the use of Social Security numbers to  
14 access account information.

15 BY adding to  
16 Article - Financial Institutions  
17 Section 1-501 through 1-503, inclusive, to be under the new subtitle "Subtitle 5.  
18 Use of Social Security Numbers to Access Account Information"  
19 Annotated Code of Maryland  
20 (2003 Replacement Volume)

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

1

**Article - Financial Institutions**

2

**SUBTITLE 5. USE OF SOCIAL SECURITY NUMBERS TO ACCESS ACCOUNT INFORMATION.**

3

4 1-501.

5 THIS SUBTITLE DOES NOT APPLY TO:

6 (1) A REQUIREMENT THAT AN INDIVIDUAL PROVIDE MORE THAN THE  
7 LAST FOUR DIGITS OF THE INDIVIDUAL'S SOCIAL SECURITY NUMBER IF THE  
8 INDIVIDUAL IS OPENING AN ACCOUNT WITH A FINANCIAL INSTITUTION; OR

9 (2) A REQUIREMENT THAT AN INDIVIDUAL PROVIDE MORE THAN THE  
10 LAST FOUR DIGITS OF THE INDIVIDUAL'S SOCIAL SECURITY NUMBER THAT IS  
11 REQUIRED OR AUTHORIZED BY LAW.

12 1-502.

13 A FINANCIAL INSTITUTION MAY NOT REQUIRE AN INDIVIDUAL TO PROVIDE  
14 MORE THAN THE LAST FOUR DIGITS OF THE INDIVIDUAL'S SOCIAL SECURITY  
15 NUMBER AS A CONDITION OF ACCESSING INFORMATION RELATED TO THE  
16 INDIVIDUAL'S ACCOUNT WITH THE FINANCIAL INSTITUTION.

17 1-503.

18 (A) (1) THE ATTORNEY GENERAL MAY INSTITUTE A CIVIL ACTION AGAINST  
19 A PERSON THAT VIOLATES THIS SUBTITLE TO RECOVER FOR THE STATE A PENALTY  
20 NOT EXCEEDING \$1,000 FOR EACH VIOLATION.

21 (2) FOR THE PURPOSES OF THIS SUBSECTION, EACH PROHIBITED  
22 ATTEMPT TO REQUIRE AN INDIVIDUAL TO PROVIDE MORE THAN THE LAST FOUR  
23 DIGITS OF THE INDIVIDUAL'S SOCIAL SECURITY NUMBER IS A SEPARATE VIOLATION.

24 (B) THE ATTORNEY GENERAL MAY SEEK AN INJUNCTION IN A CIVIL ACTION  
25 TO PROHIBIT A PERSON THAT HAS ENGAGED OR IS ENGAGED IN A VIOLATION OF  
26 THIS SUBTITLE FROM ENGAGING IN THE VIOLATION.

27 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
28 October 1, 2004.