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Howard County

Economic Matters Committee

*Subcommittees*

Banking, Consumer Protection,  
and Commercial Law

Property and Casualty Insurance

Vice Chair, Democratic Caucus



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THE MARYLAND HOUSE OF DELEGATES  
ANNAPOLIS, MARYLAND 21401

February 3, 2021

**TO:** Delegate Dereck E. Davis, Chair, Economic Matters Committee  
Delegate Kathleen M. Dumais, Vice Chair, Economic Matters Committee

**HB0471 (SB0185) Financial Institutions – Security Questions and Measures**

**SPONSOR:** Delegate Courtney Watson

**POSITION:** Favorable

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Good afternoon Chairman Davis, Vice Chair Dumais and members of the committee. Thank you for allowing me to present House Bill 471.

House Bill 471 is a consumer protection, consumer privacy bill. This bill would simply say that our banks need to offer more than one question for a security measure. Currently, there are many banks that offer only one option for a security question, and that single option often asks for the customer's mother's maiden name.

This bill, cross filed in the Senate by Senator Kagan, was introduced in the 2020 session and voted 95-43 in the House but ran out of time in the Senate, so was never voted on.

Since 1882, mother's maiden name has been a device, a security measure that has been used in many businesses, including our banks. The problem is, we're not in 1882 anymore, and it's very easy to get this information online.

Websites such as ancestry.com or staterecords.org are just two sources that provide this type of information. It can cost as little as \$1 to legally find this personal information. Obituaries are an easy source, as well as social media. Security questions and answers are also often among the information stolen in data breaches. All of these sources provide information for hackers or for other evildoers to access the accounts of our constituents.

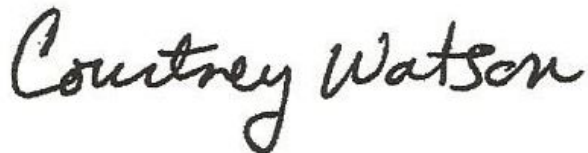
The reality is, some women don't change their name – so their maiden name is their name. Some children take a hyphenated name, and often one of those names is their mother's maiden name. Then there are people with two mothers – which name should they choose? Or people with two fathers - they can't even answer the question. Clearly, a mother's maiden name as a security measure is outdated.

This change is a simple one. By adding just one additional option for a security question, our constituents will be better protected. Further, this change is not retroactive. We're not expecting the banks to go back and contact every account holder and ask them if they'd like to pick a different security measure.

There are many companies that already provide many options for security questions. When you sign up for an account with Xfinity, there are 10 different security questions to choose from. When you sign up for an account with PayPal there are 8 different options, not one of them being mother's maiden name.

In order to better protect our consumers, we must require banks to provide more than one option for a security question.

Thank you for your consideration of this bill.

A handwritten signature in black ink that reads "Courtney Watson". The signature is written in a cursive, flowing style.

Delegate Courtney Watson  
Howard County District 9B