



MD|DC

Credit Union Association

Chairman Luke Clippinger  
Room 101  
House Office Building  
Annapolis, Maryland 21401

**HB508: COVID-19 Claim – Civil Immunity**  
**Testimony on Behalf of:** MD|DC Credit Union Association  
**Position:** Support

Chairman Clippinger, Vice-Chair Atterbeary, and Members of the Committee:

The MD|DC Credit Union Association, on behalf of the 77 Credit Unions and their 2.2 million members that we represent in the State of Maryland, appreciates the opportunity to testify on this legislation. Credit Unions are member-owned, not-for-profit financial cooperatives whose mission is to educate and help members achieve financial success. We respectfully support this bill.

Credit unions are essential business that have remained open and operating since the start of the pandemic. Credit unions have done everything possible to limit COVID-19 exposure for their members and staff while ensuring that their members feel like their financial needs are still being taken care of at the highest level. At times this balance has been difficult, but credit unions have risen to the challenge.

Laws, regulations, and executive orders from the Federal, State, and Local governments have guided businesses when determining what measures to implement to stay safe. However, as we all know at this point, exposure remains a constant threat. We support this bill because it requires that businesses comply with all applicable laws and regulations but acknowledges that people may be exposed even with compliance. Businesses may be targets for lawsuits simply because a person visited the business in a specific timeframe before testing positive for COVID.

To limit unfounded lawsuits and protect businesses that are taking precautions and acting in the best interest of their consumers and employees alike, this bill states that unless a person's actions amount to gross negligence or intentional wrongdoing, they are immune from civil liability. We request a favorable vote on this bill.

Please reach out to me at [jbratsakis@mddccua.org](mailto:jbratsakis@mddccua.org) or our VP of Advocacy, Rory Murray, at [rmurray@mddccua.org](mailto:rmurray@mddccua.org) with comments or questions.

Thank you!

Sincerely,

John Bratsakis  
President/CEO  
MD|DC Credit Union Association