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March 8, 2022

Re: Favor - **SB0639 - Consumer Protection – Security Questions and Measures**

Dear Maryland Legislators,

My name is Marc Linchuck, CEO of Global Investigative Services, Inc a Maryland based company in Montgomery County. My company has been in business since 1993 and in addition to being a licensed private investigation agency, we specialize in conducting pre-employment background checks, throughout the United States and parts of the world.

I personally have been involved with the company for the past twenty-three years learning all aspects of the background screening industry as well as investigations. Protecting consumer data and PII (Personally Identifiable Information) is incredibly important in our industry.

More than ever, our everyday lives are affected by the digital world around us. We sign user agreements, reset passwords, and answer security questions all without much thought. I am sure most of you have seen security questions like these on various websites claiming to keep our data safe: ***What was the name of your childhood friend? What street did you live on in the third grade? What was your childhood phone number?*** and the perennial favorite; ***What is your Mother's Maiden Name?***

Over the past few years, we have seen companies like Home Depot, T-Mobile, Equifax and Facebook suffering from major data breaches. Although the initial breach is a concern, the information obtained by the hackers presents an ongoing risk. The information obtained can be used to access *other* accounts that may not have been subject to the original attack.

At this point in time, social media has become so ubiquitous that we don't even think about how much personal information we post in public online spaces. Facebook, having been open to all users since 2006, has nearly three billion users. Any "friend" could easily uncover the information they need to answer security questions discussed

above. It does not take an expert in computer forensics to uncover answers to the questions above.

Here is the perfect example:

A user shows a public connection to their mother. The mother, also a social media user, displays both her maiden and married names, which are visible to the public. With almost no effort, anyone with ill intentions now has that vital piece of information (mother's maiden name) and can potentially access data the original user thought was secure. Continuing to use that bit of PII as a security question or required piece of information to verify someone's identity is no longer rational.

I know there are many other examples I could mention, but I believe the one above makes the best point.

By prohibiting a business or a unit of State or local government from using the maiden name of the mother of a customer as a means of safeguarding access to the customer's account, would be a good step forward in preventing identity fraud and/ or something worse.

Thank you for the opportunity to share my view and I urge you to support SB0639.

Sincerely,

A handwritten signature in black ink, appearing to read "Marc Linchuck". The signature is fluid and cursive, with a large initial "M" and "L".

Marc Linchuck  
CEO