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THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

SB639: Consumer Protection – Security Question Prohibition

Senate Finance Committee

Date: March 9, 2022 | 1pm

Last year, the Senate passed [SB185](#) (46-0), which required financial institutions to provide an alternative to the security question “What is your mother’s maiden name?” You may recall that during that hearing, I rattled off the maiden name of every Finance Committee member’s mother. These names were easily found online through website searches using Ancestry.com, Newspapers.org, StateRecords.org, and even Facebook. In fact, a 2005 study [effortlessly compiled the mother’s maiden names](#) (MMN) of 4,105,111 Texans using public records.

The MMN security question [was created in 1882](#). This question no longer provides effective security 140 years later and offers data that allows our life savings to be easily hacked.

On a recent EHE Committee site visit to a Howard County school, I was asked for my MMN. Due to security concerns, I refused. Hacking is a very real threat, and cyberattacks are on the rise. In 2021, there were over [1,291 exposures](#) of personal data, including Android (100+ million people); Facebook (553 million users); and LinkedIn (700 million/93% of users). [IdentityForce found](#) that businesses such as T-Mobile, CVS, and GEICO, have experienced data breaches in the past year.

On December 4, 2021, the MD Department of Health (MDH) was the victim of a malicious [ransomware attack](#). If MDH had not shut down all of their services in a timely manner, hackers could have gotten access to Social Security numbers and other personally identifiable information. This would have allowed hackers to steal Marylanders’ identities.

We must expand on last year’s law applying to financial institutions in order to provide better protection. [SB639](#) offers the logical next step by prohibiting businesses, as well as state and local government agencies, from using this dangerously outdated “security” question. Business enforcement would be handled by the Office of the Attorney General’s Consumer Protection Division; an amendment would shift government responsibility to the Department of Information Technology.

I urge a favorable report on SB639.