



District Council No. 51  
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## ONE VOICE

Representing:  
Protective and Decorative  
Coatings Applicators  
Painters  
Decorators  
Wall Coverers  
Drywall Finishers  
Glaziers  
Architectural Metal Workers  
Glass Workers  
Civil Service Workers  
Shipyard Workers  
Maintenance Workers  
Metal Polishers  
Metalizers  
Bridge Painters  
Riggers  
Tank Painters  
Marine Painters  
Containment Workers  
Lead Abatement Workers  
Sand Blasters  
Water Blasters  
Sign Painters  
Paint Makers

## ONE AGENDA

Affiliated Local Unions  
Local Union 1  
Local Union 368  
Local Union 474  
Local Union 890  
Local Union 963  
Local Union 1100  
Local Union 1846  
Local Union 1937  
Local Union 1997

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# INTERNATIONAL UNION OF PAINTERS AND ALLIED TRADES, AFL-CIO DISTRICT COUNCIL NO. 51

January 19, 2024

House of Delegates Economic Matters Committee:  
C.T. Wilson, Chair  
Brian M. Crosby, Vice Chair  
House Office Building, Room 231  
6 Bladen St., Annapolis, MD 21401

Dear Honorable Members of the House Economic Matters Committee:

I am Roxana Mejia Director of Government and Community Affairs at the International Union of Painters and Allied Trades District Council 51 covering the Maryland, Virginia, and District of Columbia jurisdictions. I represent over 1,500 members in the finishing trades of the construction industry.

I want to thank the Committee Members for taking the time to read our SUPPORT to HB 246, Earned Wage Access and Credit Modernization.

We support House Bill 246, Earned Wage Access and Credit Modernization, which is currently before the House Economic Matters Committee and ask that all members of the Committee support this important legislation that provides necessary consumer protections for workers, particularly for low-income workers of Maryland, many of whom are workers of color.

This legislation will ensure that Maryland workers can keep their hard-earned wages and avoid being potentially exploited by financial entities charging high-interest fees for pay advances that exceed what's permitted under Maryland law. Earned Wage Access Products are a form of payday loan and should be regulated by the state of Maryland.

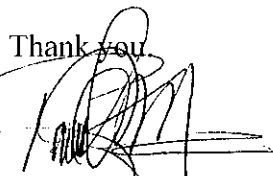
Research demonstrates that these products are most often used by low-wage workers who get cash in increments of \$100 or less. These small amounts add up quickly because workers resort to these products repeatedly—as often as every week or two—and product providers charge fees each time, often requesting a voluntary “tip” for service. The fees charged on these cash advances, which are provided for a very short period before repayment is required, result in significant interest charges: According to [data from the California Department of Financial Protection and Innovation](#), “the average annual APR was 334% for tip companies and 331% for the non-tip companies” that offered these services to California workers. In comparison, Maryland’s Consumer Loan Law caps these fees at 33% APR.

As you know, many Maryland low-wage workers are people of color, and data shows that these workers are particularly vulnerable to using these products. These workers are living paycheck to paycheck, and they use these products often to buy basic goods and services. If companies are given special exceptions to charge interest well above what’s currently allowed under Maryland consumer loan law, workers will see their pay shrink and not be able to provide for their families.

We ask the Committee to pass HB 246 to ensure that Maryland constituents/ low-income workers/our members can keep more of their hard-earned wages. HB 246 makes our state more equitable and fair by clarifying that Earned Wage Access Products are loans under Maryland law and regulated accordingly.

Please vote favorably on HB 246.

Thank you.

A handwritten signature in black ink, appearing to read 'Roxana Mejia', written over a horizontal line.

Roxana Mejia  
Director of Government & Community Affairs  
IUPAT DC 51