



House Bill 393

Date: January 28, 2025

Committee: Economic Matters

Position: Opposed

Founded in 1968, the Maryland Chamber of Commerce (Maryland Chamber) is a statewide coalition of more than 7,000 members and federated partners working to develop and promote strong public policy that ensures sustained economic growth and opportunity for all Marylanders.

House Bill 393 (HB 393) requires employers who may not be a party to an adjudicated debt to notify a judgement debtor of the amount of their wages that are not subject to a garnishment attachment, the method used to calculate the amount of the attachable wages, and the procedure by which the judgement debtor may contest the attachment under Maryland law.

Under current law, judgement debtors receive ample notice of both the debt and garnishment of wages. For example, pursuant to Maryland Rule 3-646(c)(3-4), a writ of garnishment must notify the individual who is having their wages garnished of (1) their right to contest the garnishment by filing a motion asserting a defense or objection, and (2) potential state or federal exemptions.

In addition to the writ of garnishment, Maryland law currently requires judgement debtors to receive additional information regarding their garnishment. For example, MD Code, Commercial Law, § 15-605(a), requires judgement creditors to provide the individual who is having their wages garnished with a written statement that shows all payments that have been credited to the account within 15 days of the end of each month. Additionally, the judgement creditor must notify the individual who is having their wages garnished within 15 days of the judgement being satisfied.

Considering the notice and continuous update requirements already established under Maryland law, the Maryland Chamber is concerned that HB 393 is placing an additional notice requirement on employers who may not have been a party to the adjudicated debt.

For these reasons, the Maryland Chamber of Commerce respectfully requests an **unfavorable report** on HB 393 as drafted.