



SB 410 – Criminal Law – Mail and Package Theft
Committee: Senate Judicial Proceedings Committee
Date: February 5, 2025
Position: Favorable

The Maryland Bankers Association (MBA) **SUPPORTS** SB 410. This legislation prohibits the theft of mail and prohibits possession of mail keys with intent to steal mail. Passing this legislation will provide additional tools to prosecute those who prevent Marylanders from receiving their mail, which can include items like financial statements and checks.

Criminals are continuing to target the U.S. mail to commit check fraud. When criminals steal a check, they can “wash” the check with chemicals to remove ink, allowing them to change the payee’s name and the dollar amount and cash the check with a depository institution. According to FinCEN’s Suspicious Activity Report (SAR) Statistics, nearly half a million SARs were filed in 2024 that mentioned either “check” or “mail” in the filing.

This sophisticated form of fraud is a serious issue, and Maryland banks continue to implement innovative solutions that counter check fraud, including deposit reviews, fraud detection tools, hold policies, and increased customer and employee education. In addition, the American Bankers Association has implemented a [*Practice Safe Checks*](#) campaign, highlighting how criminals use/alter checks and how customers can best protect their money if sending checks in the mail. This campaign is publicly available to anyone who wishes to utilize it.

SB 410 modernizes Maryland’s theft statute and arms prosecutors with additional tools to help protect Maryland residents. Accordingly, MBA urges the issuance of a **FAVORABLE** report on SB 410.

The Maryland Bankers Association (MBA) represents FDIC-insured community, regional, and national banks, employing thousands of Marylanders and holding more than \$194 billion in deposits in almost 1,200 branches across our State. The Maryland banking industry serves customers across the State and provides an array of financial services including residential mortgage lending, business banking, estates and trust services, consumer banking, and more.

SAR Stats Report

| Year Month | Industry | Suspicious Activity | Count |
|------------|------------------------|---------------------|---------|
| 2014 | Depository Institution | Check | 96,826 |
| 2014 | Depository Institution | Mail | 5,935 |
| 2014 | Depository Institution | [Total] | 102,761 |
| 2015 | Depository Institution | Check | 112,162 |
| 2015 | Depository Institution | Mail | 8,363 |
| 2015 | Depository Institution | [Total] | 120,525 |
| 2016 | Depository Institution | Check | 152,602 |
| 2016 | Depository Institution | Mail | 6,337 |
| 2016 | Depository Institution | [Total] | 158,939 |
| 2017 | Depository Institution | Check | 145,274 |
| 2017 | Depository Institution | Mail | 5,651 |
| 2017 | Depository Institution | [Total] | 150,925 |
| 2018 | Depository Institution | Check | 166,512 |
| 2018 | Depository Institution | Mail | 5,956 |
| 2018 | Depository Institution | [Total] | 172,468 |
| 2019 | Depository Institution | Check | 228,476 |
| 2019 | Depository Institution | Mail | 7,604 |

SAR Stats Report

| Year Month | Industry | Suspicious Activity | Count |
|-------------------|------------------------|---------------------|-----------|
| 2019 | Depository Institution | [Total] | 236,080 |
| 2020 | Depository Institution | Check | 216,963 |
| 2020 | Depository Institution | Mail | 7,363 |
| 2020 | Depository Institution | [Total] | 224,326 |
| 2021 | Depository Institution | Check | 249,812 |
| 2021 | Depository Institution | Mail | 7,165 |
| 2021 | Depository Institution | [Total] | 256,977 |
| 2022 | Depository Institution | Check | 501,477 |
| 2022 | Depository Institution | Mail | 11,830 |
| 2022 | Depository Institution | [Total] | 513,307 |
| 2023 | Depository Institution | Check | 528,865 |
| 2023 | Depository Institution | Mail | 21,748 |
| 2023 | Depository Institution | [Total] | 550,613 |
| 2024 | Depository Institution | Check | 480,111 |
| 2024 | Depository Institution | Mail | 18,542 |
| 2024 | Depository Institution | [Total] | 498,653 |
| All Years [Total] | Depository Institution | [Total] | 2,985,574 |