



HB 805 – Criminal Law – Mail and Package Theft

Committee: House Judiciary Committee

Date: February 18, 2025

Position: Favorable

The Maryland Bankers Association (MBA) **SUPPORTS** HB 805. 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.

HB 805 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 HB 805.

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.

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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