



**SB94-Commercial Law-Earned Wage Access-Revisions  
Position: FWA**

January 29, 2026

The Honorable Pam Beidle, Chair  
Senate Finance Committee  
3 East, Miller Senate Office Building  
Annapolis, Maryland 21401  
cc: Members, Senate Finance

Chair Beidle and Members of the Committee,

No Boundaries Coalition (NBC) is a resident-led advocacy organization and through training, education, and base building we deconstruct physical and imagined barriers in Central West Baltimore, thereby empowering residents to lead sustained community transformation. We envision a self-sufficient community with ample and equitably shared resources to enable our community to thrive on its own terms. With a small, but dedicated staff team, NBC works to unify and elevate outcomes for all who live, work, and worship in Central West Baltimore's Sandtown-Winchester, Druid Heights, Upton, Madison Park, Penn North, Reservoir Hill and Bolton Hill neighborhoods.

As drafted SB94 will eliminate the ability of these app-based payday lenders to steer individuals into tipping them for the 'service" of borrowing against their next paycheck.

These programs seemed to be geared toward communities with low skilled, low opportunity workers. Many of these workers live in the neighborhoods that we support. We are hoping that limitations can be placed.

We support strengthening SB94 with the following amendments that are needed to protect low-wage workers and struggling families from unaffordable credit.

- Limit the **total maximum monthly cost**, covering all loans and all costs (expedite fees, subscriptions, etc), to \$10 month.
- **Make it easier to exercise fee-free** options while ensuring the funds reach individuals in a timely manner.
- Limit repeat efforts to debit a bank account to collect.
- Make it simpler to cancel subscriptions or repay a loan.
- Require annual reports on costs, usage, and other information.

We ask that you include these amendments on the final bill. If amended as proposed above, we support SB94.

Best

*Nabeedah Azeez*, Deputy Director  
Nabeedah.azeez@noboundariescoalition.com

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*"deconstructing boundaries, building commUNITY"*

P.O. Box 12825, Baltimore, MD 21217 | 410-800-2452 | [www.noboundariescoalition.com](http://www.noboundariescoalition.com)