



NFIB-Maryland – 60 West St., Suite 101 – Annapolis, MD 21401 – www.NFIB.com/Maryland

TO: Senate Finance Committee

FROM: NFIB – Maryland

DATE: March 5, 2026

RE: **OPPOSE SENATE BILL 757** – Consumer Protection – Disclosure of Tariffs and Local Sourcing

Founded in 1943, NFIB is the voice of small business, advocating on behalf of America’s small and independent business owners, both in Washington, D.C., and in all 50 state capitals. With more than 250,000 members nationwide, and nearly 4,000 here in Maryland, we work to protect and promote the ability of our members to grow and operate their business.

On behalf of Maryland’s small businesses, NFIB opposes Senate Bill 757 – legislation that creates the “Maryland Local Sourcing Portal” to connect businesses in the state with local sources for tariff-impacted goods and other supplies. It also creates a new violation for an unfair abusive, or deceptive trade practice on the Commercial Law Article for businesses that fail to disclose that the price of a consumer good or components of a consumer good are impacted by tariffs.

While we appreciate the bill’s stated goal of promoting transparency and strengthening Maryland’s economy, SB757 would impose significant compliance burdens on small businesses without meaningfully lowering prices for consumers or addressing the underlying drivers of tariff-related costs.

First, the bill would require retailers and other sellers of consumer goods to disclose when tariffs are included in the price of a product. In practice, this is far more complicated than it appears. Most businesses—particularly small and mid-sized firms—do not have direct visibility into the specific tariff components embedded in wholesale pricing. Tariffs are often absorbed and blended into distributor or manufacturer pricing long before a product reaches the consumer. Requiring small businesses to isolate and disclose a tariff component they may not be able to accurately calculate creates substantial legal and operational risk.

Second, because SB 757 amends the State’s consumer protection framework, any failure to properly disclose tariff impacts could be treated as an unfair or deceptive trade practice. This exposes well-intentioned businesses to enforcement actions, complaints, and potential penalties for inadvertent errors. The result is likely to be defensive compliance behavior, increased legal consultation costs, and potential litigation—costs that will ultimately be passed on to consumers.

Third, the bill creates ambiguity around what constitutes sufficient disclosure. It does not clearly define how tariff impacts must be calculated, when they are considered “included” in a price, or what form the disclosure must take. Businesses need clear, objective standards to comply with regulatory requirements. Without detailed guidance, SB 757 risks inconsistent enforcement and uneven application across industries.

Importantly, SB 757 does not reduce or eliminate tariffs. Tariffs are a matter of federal trade policy. Requiring Maryland businesses to highlight tariff impacts does not change those costs; it merely shifts additional compliance obligations onto local retailers and distributors. This may unintentionally stigmatize certain products or create confusion at the point of sale without delivering tangible consumer savings.

It’s important to point out that small business owners ranked “Unreasonable Government Regulations” 7th on the “Measures of Small Business Problem Importance” in the most recent [Problems & Priorities](#) report by NFIB. It also ranked “State/Local Paperwork” 19th in that report. Legislation like SB757 hits especially hard on small businesses as they struggle balancing what they can afford with government mandates.

For these reasons, **NFIB opposes SB757** and requests an unfavorable report.