



Testimony
SB 94- **Commercial Law-Earned Wage Access-Revisions**
Position: FWA

Madame Chair and Members of the Committee,

1199SEIU United Healthcare Workers East is the largest healthcare workers union in the nation, with over 10,000 members in the Maryland/DC region.

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.

Thank you,

Ricarra Jones

1199SEIU

Political Director