



**SB695: Consumer Protection - Driver's License and ID Card Swiping - Regulation**  
**Position: Favorable**

March 12, 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,

Economic Action Maryland Fund urges a favorable report on SB695, which would protect the personal information of Marylanders.

A driver's license contains an individual's core identifying information; name, address, birthdate, height, and weight. The magnetic strip works just like a credit card, and the information is easily swiped and stored, providing an easy avenue for identity theft. Indeed, someone's driver's license information can sell for over \$150 on the dark web.<sup>1</sup>

Identity theft is on the rise, with credit card fraud the most common type of identity theft - over 500,000 cases were reported in the first three quarters of 2025.<sup>2</sup> New account fraud, where someone uses your personal information to open a new account, accounted for 90% of those cases. That type of fraud is fueled by access to someone's personal information, which is then used to open those new accounts.

Given the risks associated with swiping and saving personal information from someone's driver's licenses, 17 states have established some regulations on when a driver's license may be scanned and how the information may be retained and used.<sup>3</sup> Both New Jersey and Virginia have passed laws that regulate both. It is important that Maryland also take action to protect Marylanders.

For these reasons, we urge a favorable report on SB695.

Sincerely,  
Marceline White, Executive Director

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<sup>1</sup> <https://www.identityforce.com/blog/drivers-license-fraud-identity-theft>

<sup>2</sup> <https://www.fool.com/money/research/identity-theft-credit-card-fraud-statistics/>

<sup>3</sup> <https://www.aclu.org/news/privacy-technology/state-barcode-laws>

*Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.*