



SB 171 – Criminal Law – Mail Theft

Committee: Senate Judicial Proceedings Committee

Date: January 22, 2026

Position: Favorable

The Maryland Bankers Association (MBA) **STRONGLY SUPPORTS** SB 171. This legislation updates and strengthens Maryland law, making it illegal to take, steal, or break open mail. The legislation also establishes state penalties for doing so based on the severity of the mail theft. Passing this legislation provides additional tools to prosecute those who prevent Marylanders from receiving their mail, which can include items like financial statements and checks.

Criminals continue to target the United States Postal Service to commit check fraud. When criminals steal a check from a mailbox, they can “wash” the check with chemicals to remove ink, allowing them to change the payee’s name and the dollar amount, and then cash the check with a depository institution. They can also create counterfeit checks based on the information in the original check. According to FinCEN’s Suspicious Activity Report (SAR) Statistics, almost 47,000 suspicious activity reports have been filed by depository institutions related to check fraud since 2020.

This sophisticated form of fraud is a serious issue, and Maryland banks continue to implement innovative solutions that counter check fraud, including manual deposit reviews, fraud detection tools/software applications, deposit hold policies, and increased customer and employee education. In addition, the American Bankers Association has implemented their [Practice Safe Checks](#) campaign, highlighting how criminals alter and/or reproduce checks and how customers can best protect their money if sending checks in the mail. This campaign is publicly available to anyone wishing to utilize it.

SB 171 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 SB 171.

The Maryland Bankers Association (MBA) represents FDIC-insured community, regional, and national banks, employing thousands of Marylanders and holding \$194.8 billion in deposits in over 1,100 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.

SAR Stats Report

Year Month	State	Industry	Suspicious Activity	Instrument	Count
2020	Maryland	Depository Institution	Check	Personal/Business Check	4,927
2021	Maryland	Depository Institution	Check	Personal/Business Check	5,649
2022	Maryland	Depository Institution	Check	Personal/Business Check	10,494
2023	Maryland	Depository Institution	Check	Personal/Business Check	9,989
2024	Maryland	Depository Institution	Check	Personal/Business Check	8,259
2025	Maryland	Depository Institution	Check	Personal/Business Check	7,608
All Years [Total]	Maryland	Depository Institution	Check	Personal/Business Check	46,926