

Chair and Members of the Senate Judicial Proceedings Committee,

My name is Deidre Jolene Carapella, and I am a Maryland resident, an EMT, a mother, a fiancée, and a healthcare worker serving as a patient care technician and caregiver. I am submitting this testimony in strong support of SB956 because the current E-ZPass enforcement and penalty system has caused severe financial hardship for many Maryland residents, including myself.

Over time, E-ZPass penalties associated with my vehicle accumulated to more than \$30,000, an amount that exceeds even my student loan debt. This debt was not the result of reckless spending, poor financial habits, or intentionally avoiding tolls. It grew from toll penalties and administrative fees that escalated so dramatically that they became impossible to manage.

Even today, my E-ZPass account remains active and funded, and I maintain a positive balance to ensure tolls are paid properly. I have always tried to comply with the system and remain in good standing.

Despite this, my vehicle was flagged for violations, and I later learned that my account had been referred to the Central Collection Unit (CCU). I had no clear knowledge that this had occurred until the balance had already grown to an overwhelming level due to compounding penalties.

Because of this debt, I was unable to register my only vehicle. I was told that in order to resolve the situation I would need to pay the entire balance exceeding \$30,000, and that if any reduction or settlement were offered it would be a one-time agreement requiring immediate payment in full. For most working Maryland residents, that is simply not possible.

I have done everything I personally can to try to resolve this responsibly. I have reached out to elected officials and state representatives, attempted to work within the available systems, and even had state tax refunds intercepted and applied toward the debt.

However, the reality is that no ordinary Maryland resident can realistically recover from fines that escalate to this level.

For someone to accrue over \$30,000 in debt not from purchases, poor financial decisions, or luxury spending, but from toll penalties, demonstrates how disproportionate the current system has become. These penalties stack so high that they cause people to financially drown. I have seen individuals declare bankruptcy over less debt than this.

A toll system should collect tolls. It should not create life-altering financial hardship.

Compounding this situation, I am currently unable to return to work due to a serious injury, and I am also managing the effects of traumatic brain injury and concussion. Navigating complicated administrative systems while recovering from these conditions has been extremely difficult.

As an EMT and healthcare worker, my career has been devoted to helping others during emergencies and times of crisis. Like many Maryland residents who rely on our roads to work, care for our families, and serve our communities, I never expected that toll penalties could grow into a debt of this magnitude.

My story is unfortunately not unique. Many Maryland drivers have experienced similar situations where relatively small toll amounts escalate into overwhelming penalties that are impossible to repay. When a system creates debt this large from toll violations, it is no longer functioning as reasonable enforcement. It becomes a financial trap.

Maryland residents deserve a toll system that prioritizes fairness, transparency, and reasonable enforcement rather than penalties that create lifelong financial burdens.

SB956 is an important step toward restoring fairness and accountability in Maryland's toll system. Enforcement should be proportionate, transparent, and focused on collecting tolls rather than imposing excessive penalties that devastate working families.

No Maryland family should face thirty thousand dollars in toll penalties while trying to work, raise children, and recover from injury. SB956 gives people a fair chance to resolve tolls without being financially destroyed.

Thank you for your time and consideration.

Respectfully,
Deidre Jolene Carapella
Maryland Resident