



HB 692 – Criminal Law - Mail and Package Theft (Porch Piracy Act)

Committee: House Judiciary Committee

Date: February 17, 2026

Position: Favorable

The Maryland Bankers Association (MBA) **SUPPORTS** HB 692. This legislation modernizes and strengthens Maryland law by explicitly prohibiting the taking, stealing, or breaking open of mail – including when an arrow key is involved. Enacting this bill will provide prosecutors with additional tools to hold accountable those who interfere with Marylanders’ access to their mail, including sensitive items such as financial statements and checks.

Criminals continue to exploit the United States Postal Service to perpetrate check fraud. When checks are stolen from mailboxes, they can be chemically “washed” to remove the original ink, allowing criminals to alter the payee and the amount before attempting to negotiate the check at a depository institution. According to FinCEN’s Suspicious Activity Report (SAR) data, depository institutions have filed nearly 47,000 SARs related to check fraud since 2020.

This increasingly sophisticated fraud trend remains a serious concern. Maryland banks continue to invest in and deploy enhanced fraud-prevention measures, including deposit review processes, advanced detection tools, hold policies, and expanded customer and employee education. Additionally, the American Bankers Association’s [Practice Safe Checks](#) campaign provides publicly available resources explaining how criminals alter checks and how consumers can better protect themselves when sending checks through the mail.

HB 692 arms prosecutors with additional tools to help protect Maryland residents. Accordingly, MBA urges the issuance of a **FAVORABLE** report on HB 692.

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.

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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