

MCRC The Voice For Maryland Consumers
MARYLAND CONSUMER RIGHTS COALITION



MCRC Board Chair Robin McKinney (left) and Executive Director Marceline White (right) flank award winners Lea Gilmore (center), Delegate. Luke Clippinger (center-left), and Paul Bland (center-right) at MCRC's 13th Annual Awards Dinner on Nov. 8, 2013.

Annual Awards Event Celebrates Champions of Consumer Rights

2013 Annual Report

**The Maryland Consumer Rights Coalition advances
fairness and justice for Maryland consumers through
research, education, and advocacy**

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Letter from the Executive Director and President:

“The arc of the moral universe is long, but it bends towards justice.”
Martin Luther King, Jr.

May 2014

Dear Friends:

Working on economic justice means taking the long view. Some years, there is great progress, while in other years change seems incremental, at best.

Yet, we know that the climate for consumer protection is improving, both across the nation and across the state. At the national level, the US Consumer Financial Protection Bureau has been actively engaged in highlighting the need for strong education and regulation.

In Maryland, MCRC has worked to expand consumer education on auto fraud, home improvement, and housing issues. We have increased our supporters and, thanks to you, we now have more than 7,000 individuals actively engaged in pressing for strong consumer protections. We have achieved some significant legislative victories in a tough electoral climate, increased our outreach to organizational partners, and participated in national conversations to strengthen protections and oversight.

Yet there is more to be done. MCRC will continue to educate consumers about fraud and scams, press for policies that promote transparency, accountability, and meaningful consequences. We will work with state regulators to promote oversight of existing laws and press for strong investigations and enforcements.

We will also redouble our efforts to protect economically vulnerable members of our communities, especially older adults who need to protect their assets and have less time to replace any assets they may lose to fraud and students and young adults who are often saddled with unsustainable debt loads that thwart their ability to build assets or develop a safety net.

MCRC has achieved real progress this year and we will keep working to improve the climate in Maryland, so that opportunities to build assets and economic security are in place for our most vulnerable citizens, as well as our strongest ones.

We hope you will continue to support our work; we cannot do it without you.

Marceline White, Executive Director
Robin McKinney, President of the Board

U.S. Senator Barbara Mikulski:

“Since its inception, the Maryland Consumer Rights Coalition has been true to its mission to bring consumer rights and protections to center state and to advance those rights and protections through public education legislative advocacy and serious research.”

WHO WE ARE

MCRC advances fairness and justice for Maryland consumers through research, education, and advocacy.

This is why we formed and what drives us each day and each year. We seek a level playing field for consumers. We focus on protecting the assets of low- and moderate-income families throughout the state. We strive to ensure that vulnerable groups such as older adults and youth have strong safeguards in place to help them build and maintain assets throughout their financial lives.

To achieve this, MCRC uses a variety of approaches: research, consumer education, organizing, social and traditional media, technical assistance, and legislative and administrative advocacy. Our research combines quantitative and qualitative data to define consumer problems in Maryland and identify best practices from other states. Our consumer education uses easily accessible guides as well as films to showcase consumer problems, solutions, and resources. Using social media and direct engagement, we also mobilize Marylanders to press for new programs and policy reforms that will protect and promote financial stability.

MCRC brings all of these approaches to most of the issues we address. We focus on critical issues for working families: housing, automobiles, debt, credit, utilities, and retirement savings. We focus on building economic security for all, while recognizing the disparate needs of and impact of policies on communities of color, older adults, and youth.

In addition to these "kitchen-table issues," MCRC is engaged in grappling with the impact of new technologies in our lives and promoting strong consumer protections in these new and emerging areas. This work includes issues of identity theft, mobile technologies, online banking, ticket sales for events, and prepaid cards.

Intrinsic to our work are MCRC's fundamental principles -- these include a commitment to transparency in contracts, processes, and politics; to the need for clear and accessible contracts; to the importance of financial education to deter fraud; and to the need for strong regulation, and meaningful fines and consequences to deter bad actors.

These principles are reflected in the ways we work: we promote transparency within our organization and to our supporters, partners, and policymakers. We work in partnership and collaboration with nonprofit organizations, policymakers, educators, and individuals to achieve our goals and support the work of other groups. We believe in movement-building and in working with communities to prioritize their needs, build their power, and transform our state to reflect an economically just marketplace where working families can build assets and retain them.

Housing

Maryland continues to face a foreclosure crisis. While some states are recovering, Maryland's foreclosure rate remains one of the highest in the nation. Important legislative reforms have meant that families have more opportunities to save their homes and have access to more trained housing counselors and legal service providers to assist them, but thousands of Marylanders continue to lose their homes each month. These losses devastate families, communities, and even undermine county and state revenue. Innovative programs and policies are needed to assist families, particularly low- and moderate-income families and those in the communities of color that have been hardest hit by the foreclosure crisis.

Our work on housing included:

- **Pushing banks and regulators to help families save their homes:** We published critical studies of three reports on the National Mortgage Settlement – each time underscoring the inadequate relief going to the homeowners and calling for banks and regulators to make sure more homeowners get the kind of relief they need to save their homes. **As a result, we and other advocates met with the Monitor of the National Settlement Joe Smith to relay our concerns and provide feedback to his office.**
- **Calling on the city to stop diverting mortgage settlement funds:** MCRC participated in a review process that looked at the sites that the City of Baltimore planned to demolish with national mortgage settlement funds. MCRC worked with preservation groups to call for a more meaningful process to engage communities in developing the plans for neighborhood revitalization. We also teamed with preservationists to call for more funding to help families who currently live in the communities where demolition activities were planned. **As a result, \$750,000 was allocated for individuals who owned a home and wished to renovate or chose to buy and renovate a home in those communities.**
- **Calling on the city for meaningful engagement with communities.** MCRC drafted a letter signed by more than dozen leading Maryland groups calling on the city of Baltimore use its funds from the settlement for the purpose intended – to help families to save their homes -- and to meaningfully engage communities in the redevelopment process. **As a result, the city's Department of Planning decided to assign staff to meet with community groups in each neighborhood where demolition activities were taking place to better engage the community in planned development activities.**

MCRC also worked with the General Assembly to pass new protections for homeowners and tenants. In 2013, we led or supported work that passed bills that:

- **Protect homeowners from foreclosure** by limiting the circumstances in which condominium communities can foreclose on members as a result of liens and giving the state **new powers to punish fraudulent mortgage aid schemes.**
- **Protect renters against being evicted without a legal process.**

Other housing activity included:

- **Convening Housing Advocates to Push for Reform.** Throughout the year, we brought together leading housing rights attorneys, counselors and advocates to discuss policies and programs to help families recover from foreclosures and look for ways to improve Maryland's mediation program.
- Analyzing the impact of Maryland's second wave of foreclosures on WYPR-FM's Maryland Morning news show
- **Analyzing** the need for stronger community engagement in Baltimore City demolition efforts on WYPR-FM News.

Spotlight: Deficiency Judgements

As MCRC convened housing advocates throughout 2013, many began to discuss challenges for families following a foreclosure. After a number of meetings, coalition members determined that we would focus on reforms to the state's deficiency judgement process. A deficiency judgement is any mortgage-related debt left after a foreclosure -- in essence, it's the negative equity that is left when an underwater homeowner loses his or her home. In Maryland, after an individual is foreclosed upon, banks have 12 years to decide whether to collect the debt, and another 24 years to collect it. The number and value of deficiencies has grown sharply since 2008.

MCRC worked with Delegate Steve Lafferty and Senator Jamie Raskin to draft the bill, developed factsheets, blog posts, and alerts to support the bill, and organized testimony in support of the bill. MCRC also spoke to the *Washington Post* to highlight the need for the bill. The legislation, as drafted, would cut the timeframe that banks have to decide to collect the debt from 12 years to six months.

Automobiles

Car-ownership is a vital part of both physical and economic mobility in Maryland. While some parts of the state have strong public transportation systems, others lack convenient, efficient public transit. Owning a vehicle increases access to jobs as well as a family's earning potential. A 2007-2010 study found that 82% of loan recipients from a low-income car-ownership program were able to get off of welfare and other public aid with an estimated savings

of \$18.2 million a year for taxpayers. Car ownership also allows families access to better services, such as higher-quality medical offices and grocery stores, because they are not limited to only using services located within their communities.

Despite the benefits of car-ownership, the costs of buying a car and even limited car insurance is too much for low-income families. This is particularly true for individuals with lower credit scores, who are often targets of auto scams when purchasing a car.

Our work on auto issues included:

- **Auto Fraud Report:** We produced and distributed “Risky Business: Purchasing a Car in Maryland” – a research report that explained how the leading auto sales scams work, documented their costs for Maryland consumers and offered concrete policy proposals on how Maryland can control each of these scams. The report also gave consumers concrete steps to take to avoid auto sales fraud.
- **Working to stop yo-yo auto sales:** In cooperation with our partners at the Moving Maryland Forward Network, we got almost 6,000 Marylanders to sign a petition calling on the Motor Vehicle Administration to take stronger steps to stop bait-and-switch yo-yo sales and met with key legislators and MVA officials to push them to act.
- **Auto Insurance Focus:** Working with Vehicles for Change, we conducted a focus group to discuss the high cost of insurance for Baltimore drivers and learn more about how those costs impact city families as part of our research on cutting car insurance. **Our research led to the formation of a new state task force to assess ways to reduce the costs of auto insurance statewide.**
- **Advocating for affordable insurance.** MCRC worked to pass legislation that allows drivers in the state's MAIF fund to pay for insurance in installments rather than in a lump sum.
- **Highlighting new research.** We briefed consumer advocates on the impact of high-cost auto insurance on Maryland families at the Consumer Federation of America's conference on financial services in December.

Tom Feltner, Director of Financial Services, Consumer Federation of America:

“A creative and effective organization with experienced and results-oriented leadership, the Maryland Consumer Rights Coalition shows how research and coalition-building can change the course of state consumer protection and financial services for the better. MCRC’s recent campaigns to improve the affordability and accessibility of auto insurance for lower-income Marylanders have attracted the attention of policymakers across the country and has helped raise the profile of this important consumer protection issue.”

MCRC also produced and distributed a new film focusing on auto fraud as a way to highlight problems, promote reforms, and educate consumers.



“Driven to Defraud”: MCRC Documentary Film Spotlights Auto Sales Fraud

Each year, auto sales fraud costs consumers billions. Throughout 2013, we used our new documentary film “Driven to Defraud” to show consumers around Maryland how the leading auto sales scams work and how they can protect themselves the next time they go to the showroom.

The film features stories from four Marylanders victimized by fraud and analysis from leading auto fraud experts from the University of Maryland Law School, the Center for Responsible Lending, and Consumers for Auto Reliability and Safety.

More than 16,000 Marylanders watched the film’s broadcast premiere on Maryland Public Television on April 17, 2013. We held the film’s public screening premiere at Baltimore’s Enoch Pratt Central Library in May and hosted screenings at the Maryland CASH Campaign in Baltimore, the University of Maryland School of Law and the Silver Spring Civic Center in 2013 reaching an additional 200 Marylanders. The film has also been broadcast on public access cable channels in Baltimore City and in Montgomery, Prince George’s, Calvert, Carroll, Harford, St. Mary’s, and Wicomico counties.

Older Adults

Older adults should be able to age in place and to stay in their communities for as long as they are physically able to do so. But aging in place has grown more difficult because a variety of factors have reduced older adults' retirement saving even as the equity so many older adults have in their homes has made them a favorite target for financial fraudsters.

In much of MCRC's work on consumer protection, we've found that older adults have been disproportionately impacted by costly fraud. We've engaged in a number of new and ongoing initiatives to increase consumer education and fraud prevention efforts with older adults, promote partnerships with financial institutions to safeguard senior finances, and to develop new research to highlight opportunities and challenges in addressing the needs of older Marylanders.

Our work with older adults included:

- **Protecting Seniors Against Fraud:** MCRC Executive Director Marceline White spoke to more than 400 Baltimore seniors about how to stop financial fraud at Baltimore's Myerberg Senior Center in June and at the Waxter Senior Center in July. In June, MCRC distributed information and surveyed seniors about their financial needs at Baltimore County's World Elder Abuse Awareness Day program in Towson.
- **Focus on Banking Needs of Seniors:** We conducted five focus groups around Baltimore City and Baltimore County where we talked to older Marylanders about their banking and financial needs. At these events, we spoke to more than 40 older Marylanders and collected surveys from more than 170 as part of our new project to review how well area banks are serving the needs of seniors. The information we collected was designed to gauge older adults' priorities for ways banks could better meet their needs.
- **Partnering on Age-Friendly Banking.** MCRC is working with the National Community Reinvestment Coalition and advocates in six other states to launch new efforts to engage banks in joint financial education and fraud prevention efforts as well as to develop new products and services to meet the needs of older adults.

Robert Zdenek, Director, National Neighbors Silver Program for the National Community Reinvestment Coalition:

"One out of five older adults has been victimized by elder financial exploitation and the problem is growing. MCRC is in the vanguard of local organizations effectively addressing the scourge of elder financial abuse. MCRC has launched an age-friendly banking initiative in Baltimore, increased awareness of elder financial exploitation through media outlets and MCRC continues to be one of the premier consumer rights organization in Maryland, and beyond..."

Credit and Debt

Credit -- who has it, who doesn't and how much is available -- is a fundamental part of building assets. A person's credit score determines what loans might be available to him or her to finance the purchase of a house or a car, and on what terms. Those with lower credit scores have fewer, and often costlier, options when they need access to credit.

At the same time, financial institutions have been willing to extend credit through credit cards if not through loans. However the terms, fees, and costs of this credit has been confusing and often expensive for working families.

Access to credit is important. At the same time, unsustainable debt loads may thwart families from every achieving economic security.

MCRC works both to address credit reporting and the terms of credit available for consumers and to educate and promote sound ways for consumers to reduce their debt.

Our work on credit and debt issues included:

- **Financial Planning Forum:** In September, we addressed more than 40 members of West Baltimore's Union Baptist Church on financial planning and gave out dozens of consumer education guides on how to purchase a car and procure home improvement services to church members.
- **Updating policymakers on changes in the debt settlement industry** with our "Debt Settlement Watch" newsletter. The newsletter monitors state and national news on the debt settlement industry and informs policymakers, regulators, and consumers about this industry.

Spotlight: Debtor's Prisons -- while Maryland's constitution bars people being imprisoned for debt, our research showed that more than 40 low-income Marylanders had been jailed for outstanding debts -- one for as long as two weeks. These low-income individuals couldn't afford to pay the bond to avoid jail -- they were essentially jailed for being poor. MCRC worked with Del. Luke Clippinger and Sen. Brian Frosh to curtail this practice. While legislation to ban it outright didn't pass, we did pass legislation that dramatically curtails it by requiring that imprisonment be the least onerous thing a judge can do to collect the debt before a person can be held. MCRC worked with University of Maryland Law Professor Peter Holland and his law students to document the problem. MCRC wrote and distributed factsheets, blog posts, and action alerts on this issue. We generated more than 1,300 emails to legislators that helped pass the legislation. We also took to the airwaves and newspapers to inform the public through WYPR's "Maryland Morning," the *Baltimore Sun* and other area media.

Identity Theft and Emerging Issues

As new technologies gain traction, they provide new opportunities to build assets, conserve resources, and increase efficiency. But they also provide new opportunities to defraud consumers, restrict consumer choice, and reduce privacy.

Working with national and state partners, MCRC is evaluating the opportunities and drawbacks to new technologies. We are working to propose strong consumer protections as well as educate consumers on these issues.

MCRC is working at the state-level at the forefront on these technologies. Our work includes:

- **Online Privacy:** MCRC served on Maryland's state task force on Children's On-line Privacy. MCRC worked with national partners to lead a discussion on what the best practices were to protect children online drawing from legislation in California to discussions in the European Union. **As a result of the working group's efforts, legislation was introduced to protect children who use cloud computing in school.**
- **Passing legislation to protect foster children against identity theft** by allowing the state to put a freeze on their credit reports. MCRC worked with Delegate Craig Zucker and Senator Kathy Klausmeier to pass this important legislation.
- **Identity Theft Forum:** In partnership with the Howard County Office of Consumer Affairs, we educated more than 70 Howard County residents about how to avoid identity theft.

Spotlight: Fighting for Fairness for Ticket-buyers. When the state's highest court ruled that the add-on fees Ticketmaster and other giant ticket-sellers were charging Baltimore ticketbuyers violated the city's 1948 anti-scalping law in Jan. 2013, many city politicians scrambled to find ways to let ticket firms continue to gouge ticket-buyers with unlimited and often poorly-disclosed fees – and MCRC scrambled to find ways to stop them.

The court ruled that Ticketmaster could be liable for fees of up to 1,000 for each violation of the city anti-scalping law. But instead of moving to collect the \$500,000 or more in fines the city was owed, the mayor's office and much of the City Council moved to exempt Ticketmaster from the law.

Calling for an all-in-one pricing policy that would make all processing and service part of the single ticket price, MCRC testified against a City Council bill intended to temporarily allow ticket fees while the Council worked to revise the law. In July we testified for a bill sponsored by City Councilman Carl Stokes that would have capped add-on fees and required clearer disclosure of all fees.

Sadly, the City Council gutted the bill, eliminating caps on ticket fees despite our objections. However, we'll keep fighting for fair treatment of MD ticketbuyers.

Other Areas of Work:

- **Convening MD's Consumer Caucus:** Throughout the legislative session, we brought together Maryland's Consumer Caucus to discuss legislative priorities and tactics and exchange information on key consumer rights and housing legislation.

Joshua Greenberg, President of Progressive Kick

"For professional reasons, I track state-level politics and legislative voting records closely in 30 states. The Maryland Consumer Rights Coalition is working effectively to spotlight the voting records of Maryland legislators, showing who's really representing their constituents (we're all consumers after all!) and who isn't. Many other states desperately need such an organization."

• **Grading the record of each Maryland legislators on key consumer issues** on our 2013 Legislative Scorecard and letting lawmakers and the press know which legislators have voting records that show they've been standing up for Maryland consumers.

• Summarizing the year's key consumer legislation at a Legislative Wrap-up co-sponsored by the Maryland Association of Nonprofit Organizations and the Maryland CASH Campaign in May.

- **Adding our voice to national appeals:** We signed on to advocacy letters from consumer and fair housing rights groups around the country calling for critical reforms to protect consumer rights -- see box below

Spotlight: National Advocacy to Defend Consumer Rights

MCRC endorsed letters from state and national consumer groups urging:

Congress to pass legislation banning mandatory arbitration clauses in consumer contracts.

The **Senate Banking Committee** to make sure housing finance reform protects affordable housing goals.

Federal bank regulators to stop banks and payday lenders from processing illegal electronic payment transfers.

The **Federal Trade Commission** to tighten telemarketing rules to protect consumers against fraud.

The **Defense Department** to expand protections against payday lending for military servicemembers.

The **House Committee on Energy and Commerce** to defend universal wireless access for low-income families.

The **U.S. Senate** to pass a bill sponsored by Sen. Richard Durbin to limit the interest rates on consumers loans to no more than 36%.

The **Federal Trade Commission** to toughen proposed new disclosure rules for used car sales.

Leaders of the **Federal Reserve**, the **Office of the Comptroller of the Currency**, the Federal Deposit Insurance Corporation, and the **Consumer Financial Protection Bureau** to stop big bank payday lending.

MCRC Supporters

We thank the following individuals, foundations, nonprofit organizations, and Maryland businesses for their generous support in 2013.

Individual Supporters	
Don Akchin	Bill Leibovici
Terry Berg	Lloyd Knowles
Paul Bland	Denise March
Delegate Elizabeth Bobo	Robin McKinney
Melissa Broome	Ira Miller
Kimberly Cammarata	John Nethercut
Paula Carmody	Anne Balcer Norton
Delegate Al Carr	Karren Pope-Onwukwe
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Senator Delores Kelley	
Steve Klitsch	

Foundations

The Abell Foundation
Associated Jewish Charities
The Fund for Change
The Krieger Fund
The Woodside Foundation

Organizations

AARP – Maryland
Associated Black Charities
Civil Justice Inc.
Consumer Federation of America
Maryland CASH Campaign
Maryland Legal Aid Bureau
National Association of Consumer
Advocates

National Community Reinvestment
Coalition
The University of Baltimore

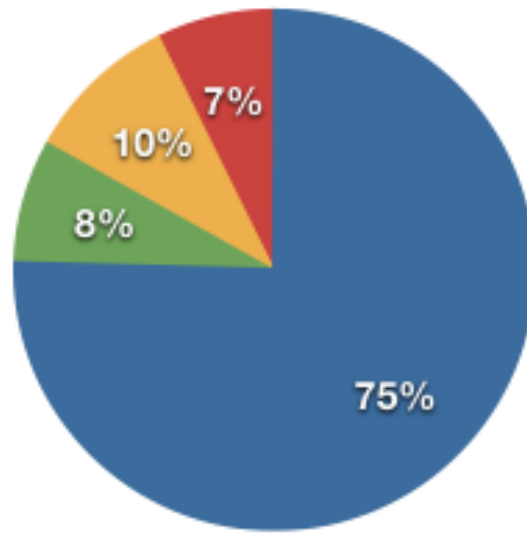
Businesses

Baltimore-Washington Financial Advisers
Fitzgerald Auto Malls
Gordon & Wolf, Chtd.
Tracfone Wireless, Inc.
Williams & Santoni L.L.P.
Zuckerman Spaeder, L.L.P.

Cy Pres Awards

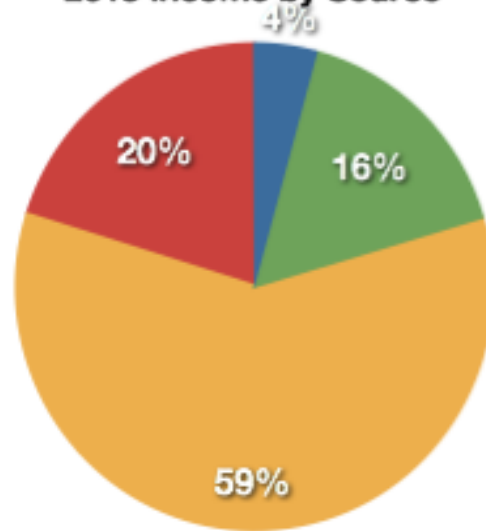
Baker v. Antwerpen

2013 Expenses By Area



● Program ● Lobbying ● Fundraising ● Administration

2013 Income by Source



● Individuals ● Events ● Grants ● Cy Pres

		Maryland Consumer Rights Coalition:				
		Budget Activity: Jan - Dec. 2013				
Income						
Contributions Income						
	Board Contributions		850.00			
	General Contributions		3,731.81			
Total Contributions Income			4,581.81			
Events			0.00			
Grants, Restricted						
	Abell Foundation		32,000.00			
	Woodside Foundation		2,000.00			
	Grants, Restricted - Other		21,000.00			
Total Grants, Restricted			55,000.00			
Grants, Unrestricted						
	Assoc. Jewish Charities		10,000.00			
	Cy Pres Award		22,004.15			
	Unrestricted-Other		0.00			
Total Grants, Unrestricted			32,004.15			
Interest Income			135.17			
Membership Dues						
	Annual Meeting Income		17,697.07			
Total Membership Dues			17,697.07			
Miscellaneous Income			55.00			
Total Income			109,473.20			
Expense						
Communications						
	Website		180.38			
Total Communications			180.38			
Consulting Fees						
	Accounting		7,378.75			
	Consulting		1,300.00			
	Production of Film		0.00			
Total Consulting Fees			8,678.75			
Furniture & Equipment Maintenan			136.74			

		Licenses and Permits	00		
		Meetings, Catering and Food			
		Annual Meeting	6,935.63		
		Consumer Reception	1,824.54		
		Meetings, Catering and Food - Other	884.70		
		Total Meetings, Catering and Food	9,644.87		
		Office Materials & Supplies	1,567.55		
		Payroll			
		Employee Benefits			
		Health Insurance	17,939.03		
		Payroll Taxes	11,813.70		
		Total Employee Benefits	29,752.73		
		Salaries			
		Communications Manager	47,400.07		
		Economic Justice Director	8,076.88		
		Executive Director	70,292.33		
		Total Salaries	125,769.28		
		Total Payroll	155,522.01		
		Postage and Delivery	661.89		
		Printing and Reproduction			
		Copying	536.31		
		Graphic Design	1,425.00		
		Printing	1,201.19		
		Printing and Reproduction - Other	982.90		
		Total Printing and Reproduction	4,145.40		
		Professional Dues/Subscriptions	3,308.88		
		Professional Insurance			
		Liability Insurance	1,050.00		
		Worker's Compensation	453.00		
		Professional Insurance - Other	0.00		
		Total Professional Insurance	1,503.00		
		Rent	8,100.00		
		Service Fees	1,872.21		
		Telephone	3,260.72		
		Training			

		Conferences	00			
		Training - Other	0.00			
		Total Training	0.00			
		Travel & Ent				
		Meals	42.46			
		Parking	364.75			
		Travel	3,289.07			
		Total Travel & Ent	3,696.28			
		Total Expense	202,658.68			
		Net Income	(93,185.48)			

Join US and Support our Work!

Your contributions give us the resources we need to fight the financial predators. Your support of our appeals, our petitions and our Action Alerts sends a strong message to lawmakers that consumers and constituents across the state will stand up for their rights.

- You can contribute to our work here: link to payment page
- You can sign up for our alerts here: link to updated sign-up page

You can also follow our work:

- On the web at www.marylandconsumers.org
- On Facebook at: facebook.com/marylandconsumers
- On Twitter at: twitter.com/mdconsumers