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SB185: Financial Institutions - Security Questions and Measures
Senate Finance Committee
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Using your mother's maiden name as a security question dates back to 1882. This was normal when most women changed their names after marriage, but society has evolved. Today, many women retain their maiden names after marriage or honor their mothers with hyphenated names. Individuals with LGBTQ+ parents may have two fathers, meaning this question is not even applicable. Additionally, the Internet has allowed for personal information to become increasingly available.

Nevertheless, some banks and other institutions continue to require "What is your mother's maiden name?" as a security measure and do not offer alternative options. This archaic approach to protecting account holders' information leaves their life savings vulnerable to hacking. In 2005, researchers from Indiana University Bloomington were [able to use public records to deduce the name of 4,105,111 Texans](#)-- 18% of the State's total population. The increased use of social media has made family relations easy to identify, making this information even more accessible for malicious purposes.

Last year's [SB160/HB274](#), which passed in the House, would have **eliminated** "What is your mother's maiden name?" as a bank security question. This year, [SB185/HB471](#) would simply require banks to provide an alternative option. Consumers would have the choice of providing their mother's maiden name **OR** select another question they find more secure. After meeting with the Maryland Bankers Association in the interim, we decided that moving forward with the bill as written *now* would provide sufficient protection while also taking into consideration industry wishes.

This bill is **prospective and not retrospective**. These common-sense parameters will help give bank account holders reasonable options to protect them from hackers.

I urge a favorable report on SB185.