



March 10, 2009

Delegate Dereck E. Davis
Chairman, House Economic Matters Committee
Room 231 House Office Building
Annapolis, MD 21401-1912

RE: House Bill 1292 Consumer Protection – Blacklist Prevention – OPPOSE

Mr. Chairman and Members of the Committee:

I write to respectfully oppose HB1292 on behalf of the members of the Mid-Atlantic Financial Services Association.

While the members of the Mid-Atlantic Financial Services Association **do not** engage in the practice of "blacklisting" as described in the bill we feel that the bill sets a precedent for state regulation of credit card practices which we believe are best left to the control of the Federal regulatory authorities.

We respectfully request an unfavorable report on HB540.

The Mid-Atlantic Financial Services Association is a trade association that has represented the financial services industry in Maryland and Delaware for over 55 years.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read "Chris DiPietro", is written over the typed name.

Christopher DiPietro
Executive Director

