

State House  
Annapolis MD 21401

Dear Mr. President:

In accordance with Article II, Section 17 of the Maryland Constitution, I have today vetoed Senate Bill 816 – Fiduciary Institutions – Customer Financial Records – Allowable Disclosures.

This bill authorizes a fiduciary institution to disclose an adult customer's financial records to the adult protective services program in a local department of social services, if the institution or its officer, employee, agent or director believes that the customer has been subject to financial exploitation.

House Bill 736, which was passed by the General Assembly and signed by me on May 11, 2000, accomplishes the same purpose. Therefore, it is not necessary for me to sign Senate Bill 816.

Sincerely,  
Parris N. Glendening  
Governor

**Senate Bill No. 816**

AN ACT concerning

**Fiduciary Institutions - Customer Financial Records - Allowable Disclosures**

FOR the purpose of allowing a fiduciary institution or an officer, employee, agent, or director of a fiduciary institution to disclose financial records relating to ~~a an~~ adult a customer of the fiduciary institution to an adult protective services program under certain circumstances; providing that a report filed under this Act shall be deemed to protect against or prevent certain illegal or unauthorized actions or other liability; providing that a fiduciary institution or an officer, employee, agent, or director of a fiduciary institution may decline to provide certain information about a report authorized under this Act under certain circumstances; providing that there is no liability on the part of and no cause of action shall arise against, and there shall be certain immunity for, a fiduciary institution or an officer, employee, agent, or director of a fiduciary institution for certain actions or omissions involved with certain disclosures and reports under certain circumstances; providing that this Act does not create a certain duty on the part of a fiduciary institution or an officer, employee, agent, or director of a fiduciary institution; defining certain terms; and generally relating to allowable disclosures of customer financial records by fiduciary institutions.

BY adding to

Article – Financial Institutions  
Section 1-306  
Annotated Code of Maryland