Expedited Bill No. 16-26
Concerning: Consumer Protection – Amendments (Financial Exploitation Protection Act)
Revised: 3/17/2026 Draft No. 2
Introduced: March 17, 2026
Enacted: October 20, 2026
Executive: November 2, 2026
Effective: November 2, 2026
Sunset Date: None
Ch. 28, Laws of Mont. Co. 2026

COUNTY COUNCIL
FOR MONTGOMERY COUNTY, MARYLAND

Lead Sponsor: Councilmember Stewart
Co-Sponsors: Council President Fani-González, Councilmembers Friedson, Luedtke, and Evans, Council Vice-President Balcombe, and Councilmembers Sayles, Glass, Katz, Mink, and Jawando

AN EXPEDITED ACT to:

(1) permit the Office of Consumer Protection to operate a voluntary mediation program;
(2) define the term *vulnerable adult* under the consumer protection law;
(3) prohibit, as a deceptive trade practice, the use of deception, intimidation, or undue influence to obtain money, property, or services from a vulnerable adult;
(4) prohibit, as a deceptive trade practice, the use of deception, intimidation, or undue influence to obtain money, property, or services from an individual who is at least 68 years old; and
(5) generally amend the law regarding consumer protection.

By amending
Chapter 11, Consumer Protection
Sections 11-1, 11-2, and 11-4

Boldface	*Heading or defined term.*
Underlining	*Added to existing law by original bill.*
[Single boldface brackets**]**	*Deleted from existing law by original bill.*
Double underlining	*Added by amendment.*
[[Double boldface brackets**]]**	*Deleted from existing law or the bill by amendment.*
* * *	*Existing law unaffected by bill.*

The County Council for Montgomery County, Maryland approves the following Act:

Sec. 1. Sections 11-1, 11-2, and 11-4 are amended as follows:

11-1. Definitions.

In this Chapter, the following words and phrases have the following meanings:

* * *

Vulnerable adult means an adult who lacks the physical or mental capacity to provide for the adult's daily needs.

11-2. Office of Consumer Protection.

* * *

(b) *Authority.* The Office may:

* * *

(12) operate a voluntary arbitration program and a voluntary mediation program;

* * *

11-4. Deceptive trade practices.

A merchant must not engage in a deceptive, unfair, or unconscionable trade practice, whether or not any specific consumer has, in fact, been misled, deceived, or damaged thereby. Deceptive, unfair, or unconscionable trade practices include:

* * *

(y) taking payment for goods or services without delivering the goods or performing the services; **[**or**]**

(z) practicing, or in any way engaging in, any trade, occupation, or profession without a license, registration, certificate, or other evidence of training or experience required by law;

(aa) knowingly and willfully obtaining by deception, intimidation, or undue influence the property of an individual that the person knows or

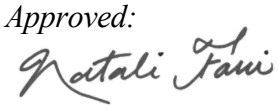
reasonably should know is a vulnerable adult with intent to deprive the vulnerable adult of the vulnerable adult's property; or

(bb) knowingly and willfully obtaining by deception, intimidation, or undue influence the property of an individual that the person knows or reasonably should know is at least 68 years old, with intent to deprive the individual of the individual's property.

Sec. 2. Effective Date. The Council declares that this legislation is necessary for the immediate protection of the public interest. This Act takes effect on the date on which it becomes law.

Sec. 3. Short Title. This bill may be cited as the *Financial Exploitation Protection Act*.

Approved:



October 20, 2026

Natali Fani-González, President, County Council — Date

Approved:



November 2, 2026

Marc Elrich, County Executive — Date

This is a correct copy of Council action.



November 2, 2026

Sara R. Tenenbaum, Clerk of the Council — Date