



**COMMISSION MEMBERS:**  
CRAIG D. ROSWELL, *Chair*  
BONNIE A. KIRKLAND  
MARIELA OLIVARES  
JAMES N. ROBEY, JR.  
GENEAU M. THAMES

## STATE ETHICS COMMISSION

45 CALVERT STREET, 3<sup>RD</sup> FLOOR  
ANNAPOLIS, MARYLAND 21401  
410-260-7770 / 1-877-669-6085  
FAX: 410-260-7747

JENNIFER K. ALLGAIR  
*Executive Director*  
WILLIAM J. COLQUHOUN  
*General Counsel*  
KATHERINE P. THOMPSON  
*Staff Counsel*  
ANA L. HENRY  
*Assistant General Counsel*  
PANSY S. WATSON  
*Assistant Counsel*

January 15, 2024

TO: Financial Disclosure Filers

SUBJECT: Financial Disclosure of Liabilities to Persons Doing Business with or Regulated by the Filer's Agency (Schedule F of the Financial Disclosure Statement)

The State Ethics Law requires that a filer list on Schedule E of the Financial Disclosure Statement all indebtedness, excluding credit accounts, owed at any time during the reporting year to persons doing business with or regulated by the filer's agency. This is a change (as of October 1, 2017) from the previous requirement that filers list such indebtedness to entities that did business with the State. The Ethics Commission has long interpreted the Schedule E disclosure requirement as pertaining to indebtedness to financial entities (e.g. banks, credit unions, and mortgage companies) and no other types of consumer debt such as money owed to contractors, physicians' offices, etc. The Ethics Law requires each agency or governmental unit to provide a list of entities that did business with the agency during the preceding calendar year by January 15 of each year. You should contact your agency to obtain a listing of those financial institutions that did business with or were regulated by the agency during the preceding calendar year in order to complete Schedule E.

If you are unable to obtain the information required from your agency, you may review the listing below and report indebtedness to entities appearing on the list. This approach could result in "over-reporting" because an entity appearing on the list as doing business with some component(s) of State government may not have done business with your agency. Such over-reporting will allow you to satisfactorily complete your filing in the absence of the necessary information from your agency. If you need any further assistance, please do not hesitate to call our office.

*(Note: The list below, **along with** reference to a State vendor list maintained by the Department of Budget and Management which can be accessed at <https://vendorpayments.maryland.gov> and from a link on the Commission's website, will also be useful to you in completing Schedule D, which requires you to list certain gifts you received from, among other things, entities that did business with the State, and Schedule F, which requires you to report any salaried employment, office or directorship that you or any member of your immediate family (spouse or dependent child) had with an entity that did business with the State.)*

## **FINANCIAL INSTITUTIONS DOING BUSINESS WITH THE STATE IN 2023**

1880 Bank	Intercontinental Bank
Aberdeen Proving Ground FCU	John Deere Financial
Allied First Bank	JP Morgan Chase Bank
Arvest Central Mortgage	M&T Bank (Manufacturers & Traders Trust Co.)
Bank of America	Maryland Bank & Trust
Bank of New York	Maryland Partners Bank
Bank of New York Mellon	Meta Bank
Bayvanguard Bank	Mid Atlantic FCU
Caliber Home Loans	Middleton Bank
Calvin B. Taylor Bank	MidFirst Bank
Capital One	National Westminster Bank
Carrington Mortgage Services	Nationstar Mortgage
Cassa Di Resparis	Navy Federal Credit Union
Centerville National Bank of Maryland	NBRS Financial Bank
Chevy Chase Bank	Northpointe Bank
Citibank	Old Line Bank
Citizens Alliance Bank	Pentagon FCU
CNB Bank	Peoples Bank
Columbia Bank	PHH Mortgage
Comerica Bank	PNC Bank
Commercial International Bank	Primary Residential Mortgage
Community Bank of the Chesapeake	Principal Bank
Deutsche Bank	Provident State Bank
Discover Bank	Regions Bank
Dollar Bank FCU	Rosedale Federal Savings & Loan
Dovenmuehle Mortgage	Roundpoint Mortgage Services
Eagle Bank	Sandy Spring Bank
Eastern Savings Bank	SECU (State Employees Credit Union)
Farmers Bank of Willards	Shore United Bank
Federal Reserve Bank	Solutran
Fifth Third Bank	Sun West Mortgage
First Data Bank	SunTrust Bank
First Financial FCU	Susquehanna Bank
First Mariner Bank	Talbot Bank of Easton
First National Bank	TD Bank
First Peoples Community FCU	Tompkins Community Bank
First Shore Federal	Towne Mortgage
First United Bank & Trust	Truist Bank
Flagstar Bank	U.S. Bank
Frederick County Bank	UBS
Freedom Mortgage	University Bank
Fulton Bank	Virginia Partners Bank
Guild Mortgage	Wachovia Bank
Harbor Bank of Maryland	Wells Fargo Bank
Howard Bank	WesBanco Bank
Huntington National Bank	Wex Bank
Industrial Bank	Zions Bank