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January 10, 2018

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 F 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 F 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 F.

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 <http://www.spending.dbm.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 E, 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 2017

1880 Bank	Harbor Bank of Maryland
Bank of America	JP Morgan
Bank of America Merrill Lynch	JP Morgan Chase Bank
Bank of New York	JP Morgan Chase & Co.
Bank of New York Mellon	M&T Bank (Manufacturers & Traders Trust Co.)
Bank of Nova Scotia	Maryland Partners Bank
Branch Banking & Trust Co.	Mellon Bank
Calvin B. Taylor Bank	Merrill Lynch & Co.
Capital One	Meta Bank
Charles Schwab & Co., Inc.	Morgan Stanley & Co. Inc.
Citi Capital	National Bank of Cambridge
Citibank	Old Line Bank
Citimortgage, Inc.	Peoples Bank
Citizens Alliance Bank	PNC Bank
Columbia Bank	Provident State Bank
Commercial International Bank	Sandy Spring Bank
Community Bank of the Chesapeake	Shore United Bank
Customers Bank	SunTrust Bank, Inc.
Deutsche Bank	TD Bank
Deutsche Bank National Trust Co.	U.S. Bank
Eagle Bank	U.S. Bank Home Mortgage
First Financial Bank	United Bank
First Mariner Bank	Vining Sparks
First Peoples Community FCU	Wells Fargo Bank
First United Bank & Trust	Wex Bank
Frederick County Bank	Zions Bank