

Associate Judge	131,600	138,200	<u>131,600</u>
Court of Special Appeals			
Chief Judge	\$126,800	\$132,200	<u>\$126,800</u>
Associate Judge	123,800	130,000	<u>123,800</u>
Circuit Courts			
Judge	\$119,600	\$125,600	<u>\$119,600</u>
District Court			
Chief Judge	\$123,800	\$130,000	<u>\$123,800</u>
Associate Judge	111,500	117,100	<u>111,500</u>

For fiscal year 2003, these salaries are in addition to any general salary increase attributable to the provisions of § 1-703(b) of the Courts and Judicial Proceedings Article.

Signed May 16, 2002.

Joint Resolution No. 13

(Senate Joint Resolution No. 7)

A Senate Joint Resolution concerning

Consumer Protection - Payday Loan Prohibition

FOR the purpose of urging the Maryland Congressional Delegation to support legislation that would prohibit an insured depository institution from making payday loans either directly or through an agent or affiliate.

WHEREAS, A need has arisen to protect consumers of payday loans from fraud, abuse, unfair practices, usurious rates of interest, and exorbitant fees; and

WHEREAS, The activities of payday lenders may undermine consumer confidence in the financial services industry and Maryland's economy in general; and

WHEREAS, The nature of payday lending using insured depository institutions has a substantial effect on interstate commerce and therefore is a proper subject of federal jurisdiction; now, therefore, be it

RESOLVED BY THE GENERAL ASSEMBLY OF MARYLAND, That the General Assembly of Maryland urges the Maryland Congressional Delegation to enact a law that would prohibit an insured depository institution from making a payday loan either directly or through an agent or affiliate; and be it further

RESOLVED, That a copy of this Resolution be forwarded by the Department of Legislative Services to the Maryland Congressional Delegation: Senators Paul S. Sarbanes and Barbara A. Mikulski, Senate Office Building, Washington, D.C. 20510; and Representatives Wayne T. Gilchrest, Robert L. Ehrlich, Jr., Benjamin L. Cardin,