

**Maryland Licensing Workgroup
Meeting Agenda (revised 3/19)
March 20, 2026; 1:00 p.m. to 3:00 p.m.; virtual**

**Please be advised that this meeting is recorded.
The video recording will be posted online and available to the public.**

Participation Options

- Join by video: [Google Meet link](#)
- Join by phone: 1-262-885-7022 (PIN 550 367 512#)
- [More phone numbers](#)

Agenda Items

1. Welcome and Opening Remarks

Kat Hyland, Deputy Commissioner (Chair Designee)

2. Vehicle Financing and Auto Dealer Licensing

Guest Speakers:

- Emelia Galdieri, Bank Commissioner, State of New Hampshire Banking Department
- Nikki Charlson, Deputy Administrator, Maryland Motor Vehicle Administration
Phil Dacey, Chief Privacy Officer and Director, Office of Policy and Innovation,
Maryland Motor Vehicle Administration

3. Consumer Loan and Installment Loan Licensing

Member discussion of proposed recommendation

4. Mortgage Lender Licensing and Exemptions

Guest Speaker: Michael Kieval, Weiner Brodsky Kider PC

5. Closing Remarks and Adjournment

Kat Hyland, Deputy Commissioner (Chair Designee)

More Information

Next Meeting

- Date: Friday, April 17, 2026
- Time: 1:00 p.m. to 3:00 p.m.
- Format: Virtual (Google Meet)

Administrator

- Name: Meredith Merchant, Financial Services Operations Director
- Email: meredith.merchant@maryland.gov
- Phone: 410-230-6099

Website

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