WE’RE OPEN for BUSINESS
The Maryland Department of Labor, Licensing and Regulation (DLLR) is committed to safeguarding and protecting Marylanders. We’re proud to support the economic stability of the state by providing businesses, the workforce and the consuming public with high-quality customer-focused regulatory, employment and training services. For updates and information, please check out our website (www.dllr.maryland.gov) and follow DLLR on Twitter (@MD_DLLR) and Facebook (www.facebook.com/DLLR.Maryland).

Larry Hogan  
Governor

Boyd K. Rutherford  
Lt. Governor

Kelly M. Schulz  
Secretary
The Office of the Commissioner of Financial Regulation (OCFR) is the primary regulator for financial institutions chartered in Maryland. These include State chartered banks, credit unions, and trust companies; and State-licensed financial entities including:

- consumer finance companies
- mortgage lenders
- mortgage brokers
- mortgage servicers
- mortgage loan originators
- credit reporting agencies
- consumer debt collection agencies
- debt management companies
- check cashers
- credit services businesses
- money transmitters

The OCFR plays a key role in Maryland’s continued response to foreclosure concerns through outreach, including targeted mailings to homeowners facing foreclosure. The OCFR also maintains the Maryland Foreclosed Property Registry.

Depository Supervision Unit
410.230.6022 (Maryland State-Chartered Banks)
410.230.6214 (Maryland State-Chartered Credit Unions)

The Depository Supervision Unit is responsible for examining and supervising banks, credit unions and trust companies the OCFR charters to ensure their safe and sound operation and compliance with State and Federal laws and regulations.
Depository Corporate Applications Unit
410.230.6103
The Depository Corporate Applications Unit is responsible for the review and processing of all applications filed by banks, credit unions, and trust companies required under Titles 1 through 6 of Maryland’s Financial Institutions Code.

Non-Depository Supervision/Compliance Unit
410.230.6074 (Mortgage Lending Supervision)
410.230.6095 (Mortgage Servicing Supervision)
410.230.6091 (Non-Depository Supervision)
The Non-Depository Compliance Unit is responsible for monitoring the business activities of financial service business licensees, ensuring their compliance with State and Federal laws and regulations.

Consumer Services Unit
410.230.6077
Fax: 410.333.3866
The primary function of the Consumer Services Unit is to investigate consumer inquiries and complaints involving entities under the OCFR’s jurisdiction. Maryland residents may file a complaint simply by writing a letter detailing the nature of their concern or completing a complaint form found on our website at www.dllr.maryland.gov/finance/consumers/comphow.shtml

Non-Depository Licensing Unit
410.230.6155 (General Licensing calls taken Mon. to Thurs. 8:30am to 4:30pm)
The Non-Depository Licensing Unit of the OCFR is responsible for the licensing of financial service businesses requiring a license under Maryland law.

State Collection Agency Licensing Board
410.230.6017
The State Collection Agency Licensing Board has statutory responsibility for the licensing of collection agencies operating in Maryland.
THE GOVERNOR’S WORKFORCE INVESTMENT BOARD

Phone: 410.767.2408
Toll free: 866.408.5487
Fax: 410.383.6732
www.gwib.maryland.gov

The Governor’s Workforce Investment Board (GWIB) is the Governor’s chief policy-making body for workforce development. The GWIB is a business-led board of members, a majority of whom represents the business community, as mandated by the Workforce Investment Act of 1998 (WIA). Other members include the Governor and Lieutenant Governor, cabinet secretaries, college presidents, the State Superintendent of Schools, elected officials, labor, and representatives of non-profit organizations.

The GWIB is responsible for developing policies and strategies to form a coordinated workforce system from a variety of education, employment and training programs. It brings together and focuses various workforce development partners and stakeholders on two key outcomes: a properly prepared workforce that meets the current and future demands of Maryland employers and opportunities for all Marylanders to succeed in the 21st century workforce.
DIVISION OF LABOR AND INDUSTRY

www.dllr.maryland.gov/labor
The Division of Labor and Industry protects and promotes the health, safety and employment rights of Maryland employers, employees and citizens.

Apprenticeship and Training
410.767.2233
Promotes industry sponsorship of occupational training for skilled trades and crafts and ensures educational standards are achieved.

Employment Standards
410.767.2357
Oversees the enforcement and administration of the Wage and Hour Law and the Wage, Payment and Collection Law and other employment laws.

Living Wage
410.767.2365
Ensures the proper wage rate is paid to workers on state service contracts and increases/decreases wages based upon the consumer price index.

Maryland Occupational Safety and Health (MOSH)
410.527.4499
Helps to ensure employees are provided a safe and healthful workplace. By inspecting workplaces, MOSH offers employers free consultation surveys and educational programs.

Prevailing Wage
410.767.2365
Determines the prevailing hourly wage for workers on state-funded construction contracts and ensures that proper benefits are being paid.

Safety Inspection
410.767.2990
Oversees programs for amusement ride, railroad, elevator, boiler and pressure vessel safety.

Worker Classification Protection Unit
410.767.3036
Ensures compliance with the Workplace Fraud Act which protects businesses and workers in the landscaping and construction industry.
DIVISION OF OCCUPATIONAL AND PROFESSIONAL LICENSING

888.218.5925  www.dllr.maryland.gov/license

Working in concert with 22 licensing boards, commissions and programs appointed by the Governor, the Division of Occupational and Professional Licensing is responsible for licensing and regulating the activities of over 225,000 individuals, corporations and partnerships. More than two dozen occupations and professions are covered, ranging from the 70 bay pilots who navigate large commercial vessels on the Chesapeake Bay, to the approximately 40,000 real estate professionals who handle real estate transactions in the State of Maryland. The Division’s mission is to protect the public by ensuring that our licensees have met a standard of competence in their chosen profession and by responding to consumer complaints against incompetent or unscrupulous practitioners.

State Board of Architects 410.230.6261
State Athletic Commission 410.230.6223
State Board of Barbers 410.230.6320
Office of Cemetery Oversight 410.230.6229
State Board of Cosmetologists 410.230.6320
State Board of Master Electricians 410.230.6231
Elevator Safety Review Board 410.230.6231
State Board of Stationary Engineers 410.230.6231
State Board for Professional Engineers 410.230.6260
State Board of Foresters 410.230.6271
State Board of Heating, Ventilation, Air-Conditioning and Refrigeration Contractors 410.230.6231
Maryland Home Improvement Commission 410.230.6309
State Board of Individual Tax Preparers 410.230.6257
State Board of Certified Interior Designers 410.230.6259
State Board of Examiners of Landscape Architects 410.230.6256
State Board for Professional Land Surveyors 410.230.6256
State Board of Pilots (Bay) 410.230.6262
State Board of Plumbing 410.230.6270
Maryland Real Estate Commission 410.230.6200
State Commission of Real Estate Appraisers and Home Inspectors 410.230.6165
Licensure of Secondhand Precious Metal Object Dealers and Pawnbrokers 410.230.6271
Licensure of Sports Agents 410.230.6271
Licensing of Locksmith Businesses 410.230.6264
The Maryland Racing Commission oversees and regulates the harness and thoroughbred horse racing industries in Maryland. This includes off-track betting sites in Baltimore City and Colonial Beach, Virginia. Maryland is also the proud host of the Preakness, the second jewel of thoroughbred racing’s Triple Crown.

The Maryland Racing Commission requires individuals who actively participate in the racing industry to be licensed. The Commission ensures proper distribution of wagering dollars and regularly reviews the financial statements of the racing associations. These are the measures that protect and perpetuate first-class horse racing in Maryland.
The Division of Unemployment Insurance (DUI) oversees the state’s Unemployment Insurance Trust Fund and provides benefits to individuals who become unemployed through no fault of their own (as determined under state law) and who are ready, willing, able and actively seeking work. Funding for UI benefits comes from quarterly contributions paid by employers. No deductions are ever made from an employee’s paycheck to pay for unemployment insurance benefits in Maryland.

All claims for unemployment insurance benefits may be filed online www.dllr.maryland.gov/employment/unemployment.shtml or by telephone through a Maryland UI Claim Center. DUI operates five UI claim centers statewide. Days and hours of operation are Monday through Friday, 8:00a.m. to 4:00 p.m. EST, excluding state holidays. Claim Centers take UI claims by telephone only; not in-person.

DUI also operates an automated Claimant Information Service voice-response telephone system available 24 hours a day, 7 days a week. Callers can select different options by phone, such as, filing weekly claim certifications to request payment (can also be done online), obtaining payment (can also be done online), or overpayment information, including penalties, appeals and UI tax-related information. For further UI assistance or help with special problems, service representatives are available on the Claimant Information Service line Monday through Friday, 8:00a.m. to 4:00p.m. EST, excluding state holidays.

Claimant Information Services
(Baltimore Area and Out-of-State)
410.949.0022
(Outside Baltimore Area but within Maryland)
800.827.4839
(Maryland Relay for Hearing Impaired)
711
# DIVISION OF UNEMPLOYMENT INSURANCE

<table>
<thead>
<tr>
<th>UI Claim Centers</th>
<th>Phone Number To File Claim</th>
<th>Areas Served</th>
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<tbody>
<tr>
<td><strong>Baltimore Metro South</strong></td>
<td>410.368.5300 877.293.4125 (Toll Free in MD only)</td>
<td>Baltimore City Anne Arundel County Howard County</td>
</tr>
<tr>
<td><strong>College Park</strong></td>
<td>301.313.8000 877.293.4125 (Toll Free in MD only)</td>
<td>Calvert County Charles County Montgomery County Prince George’s County St. Mary’s County</td>
</tr>
<tr>
<td><strong>Cumberland</strong></td>
<td>301.723.2000 877.293.4125 (Toll Free in MD only)</td>
<td>Allegany County Frederick County Garrett County Washington County</td>
</tr>
<tr>
<td><strong>Salisbury</strong></td>
<td>410.334.6800 877.293.4125 (Toll Free in MD only)</td>
<td>Caroline County Dorchester County Kent County Queen Anne’s County Somerset County Talbot County Wicomico County Worcester County</td>
</tr>
<tr>
<td><strong>Towson</strong></td>
<td>410.853.1600 877.293.4125 (Toll Free in MD only)</td>
<td>Baltimore County Carroll County Cecil County Harford County</td>
</tr>
</tbody>
</table>

**Employer Information Services**

410.949.0033 (Baltimore Area and Out-of-State)  
800.492.5524 (Maryland and Out-of-State)

For more information on unemployment services, contact the Maryland Division of Unemployment Insurance online at [www.dllr.maryland.gov/employment/contributions.shtml](http://www.dllr.maryland.gov/employment/contributions.shtml).
www.dllr.maryland.gov/employment

The Division of Workforce Development and Adult Learning oversees the state’s workforce, adult education and literacy services, and correctional education programs.

Office of Workforce Development (OWD)
410.767.2995

In partnership with Local Workforce Investment Areas, services include matching businesses with qualified job seekers; providing training opportunities for targeted adults and youth facing barriers to entry into the labor force; retraining and reemployment assistance to eligible dislocated workers; and reporting on the needs and demands of the labor market.

Adult Education and Literacy Services (AELS)
410.767.0162

Including the administration of the statewide GED® testing program, AELS assists adults on their path to obtaining literacy and skills necessary for employment and self-sufficiency.

Correctional Education (CE)
410.767.9764

Blending academic and workforce development instruction, CE offers incarcerated individuals resources and tools to productively and successfully re-integrate into society, and workforce in particular, upon release.

Maryland Workforce Exchange Virtual One Stop (MWE-VOS)
410.767.2100
mwejobs.maryland.gov

Delivers career services to job seekers and businesses via the Internet.

Workforce Information and Performance (OWIP)
410.767.2250

Collects and interprets data on Maryland’s workforce to support departmental programs.
OTHER HELPFUL CONTACTS

Business License Information System (BLIS)
choosemaryland.org

Department of Assessment & Taxation
dat.state.md.us

Governors Office of Community Initiatives
goci.maryland.gov

Maryland Attorney General
oag.state.md.us

Maryland Made Easy
easy.maryland.gov