



CHECK LIST TO RESOLVE SOME COMMON ISSUES WITH TOLLING BILLS

Please walk through and check-off each clickable box that provides you an explanation of the potential issue and provides a link to resolve that specific issue.

- Credit Card expired?**
Unfunded *E-ZPass* accounts with a negative balance are set to inactive status. Trips on Maryland toll roads are then charged at the Video Toll rate and not counted toward commuter discount plans. Log in and click on BILLING tab to update credit cards/bank accounts: <https://csc.driveezmd.com/login>.
- Credit Card or Bank Account set to auto replenish to avoid negative balances?**
Auto replenishment is the *E-Zest* way to ensure your account is always funded. Log in and click on BILLING tab to update credit cards/bank accounts: <https://csc.driveezmd.com/login>.
- Need to add a Credit Card?**
Adding a credit card is easy to do and with auto-replenishment can make sure account is always funded. View our video [here](#). Log in and click on BILLING tab to update credit cards/bank accounts: <https://csc.driveezmd.com/login>.
- License Plates for ALL vehicles linked with your transponder?**
Log in and click on VEHICLES tab to update your license plates/vehicles here: <https://csc.driveezmd.com/login>.
- E-ZPass* properly mounted?**
View our step-by-step installation instructions: <https://driveezmd.com/acct-types/how-to-mount-your-transponder/>. View our transponder “waver” video [here](#) to learn how properly mounting your *E-ZPass* transponder saves you money. Avoid getting [ITOLs](#).
- Is Your Address Current with the MVA?**
Did you know that MDTA mails Video Tolls using the addresses on file with the Motor Vehicle Administration? Have you recently moved and didn't update your address? Click [here](#) to learn more about how to update your change of address.
- Have you Renewed Your Hatem Bridge Plan?**
Hatem plans require prepayment renewal every year before the expiration date. Click [here](#) for the application details.
- Are you driving less, teleworking more, and receiving unused commuter trip (UUCT) charges on your statement?**
Consider removing discount plans if you are regularly receiving UUCT charges on statements. Visit [here](#) to learn more about [Discount Plans](#).
- Do You Know How to Pay Video Tolls Online?**
View our video here on how to pay Video Tolls online. You can pay your Video Tolls at <https://csc.driveezmd.com/pay-tolls-now>. If you pay before the Video Toll is mailed, you'll save 15% (up to \$5 per transaction).



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**MDTA Privacy Release Form – Government Official
E-ZPass Records**

The Annotated Code of Maryland, General Provisions Article, Section 4-319, provides that records created, recorded, obtained by, or maintained by the Maryland Transportation Authority (“MDTA”) for or about the electronic toll collection system are protected from disclosure.

Under this Release, I hereby voluntarily consent, authorize and grant written permission to the MDTA to provide information and records to the below named elected government official and/or their staff related to my *E-ZPass* account for purposes of assisting me with a related electronic toll collection issue.

I waive any and all statutory protections to this information or these records, consent to their release to the individuals identified below, and agree to hold harmless, release, and covenant not to sue the State of Maryland, the Department of Transportation, and the Maryland Transportation Authority, its members, employees, agents, contractors, instrumentalities, from any and all present and future losses, expenses, suits, costs, and claims of every kind and description and from any and all liability for damages to which any or all of them may be subjected by reason of the release of this information or my records.

My Name: _____

Address: _____

Email: _____

Telephone Number: _____

Name of Elected Government Official: _____

Address: _____

Telephone Number: _____

I hereby provide written authorization to MDTA to release information and documents related to my *E-ZPass* account as directed above. I hereby certify that my execution of this MDTA Privacy Release Form for *E-ZPass* Records is wholly voluntary, and the MDTA has not been involved with my decision to release these records.

I HAVE READ AND UNDERSTAND THE FOREGOING AUTHORIZATION FOR RELEASE OF MDTA PERSONNEL RECORDS.

Signature

DATE



Frequently Asked Questions About the Maryland Transportation Authority's Trust Agreement

What is the Maryland Transportation Authority (MDTA)?

Created by the Maryland General Assembly in 1971, for over 50 years the MDTA has been responsible for constructing, managing, operating, and improving the State's eight¹ toll facilities, as well as for financing new or replacement transportation projects such as the Governor Harry W. Nice/Senator Thomas "Mac" Middleton Bridge in Charles County, which was opened to traffic in October of 2022, and the ongoing I-95 Express Toll Lanes (ETL) northbound extension. The MDTA is a self-sufficient non-budgeted State agency and receives no money from the State's General Fund or the Transportation Trust Fund. The MDTA is exclusively financed by toll revenues that are pledged to the MDTA's bondholders. Toll revenues are reinvested in the operation and maintenance of the MDTA's toll facilities. Revenues from all facilities are pooled together to fund operations, capital projects, and debt service on revenue bonds issued by the MDTA to help fund its capital program. MDTA bonds outstanding is not debt of the State. The MDTA's 8-member Board, chaired by Maryland's Secretary of Transportation, serves as the policy-setting, decision-making and governing body responsible for all actions taken by the MDTA.

What is the Trust Agreement?

The [Trust Agreement](#) is a statutorily approved contract between the MDTA and its bondholders/trustee bank, which outlines how revenues are dedicated and may be spent to re-pay outstanding bond obligations. *See*, Maryland Annotated Code, Transportation ([TR Article, § 4-311](#)). The MDTA is authorized to issue its own revenue bonds to finance and refinance the costs related to owning, operating, maintaining, and constructing its facilities. In order to provide security for the issuance of the bonds, MDTA has executed the Trust Agreement to pledge its toll revenues as security for the repayment of the bonds. The MDTA is legally required to operate within the covenants established in its Trust Agreement. A few examples of these affirmative and negative covenants include prohibiting free passage on MDTA facilities; requiring the MDTA to generate sufficient revenue to comply with the established Rate Covenant and other financial standards; and requiring the MDTA to keep its facilities in a good state of repair.

What are the Consequences for Violating the Trust Agreement?

Failure to comply with the Trust Agreement covenants would cause the MDTA to be in default of its binding contractual obligations to bondholders. This would be a violation of existing State law, as the MDTA Trust Agreement is specifically authorized by Maryland law and is a recognized contractual agreement under law. TR, § 4-311. In the event of a default, the Trustee may declare that all outstanding bonds are due and payable to protect the bondholders or the Trustee may take action to enforce the terms of the Trust Agreement, including directing the MDTA to reduce operating expenses and/or increase tolls to meet its rate covenant that requires net revenues to exceed annual debt service by 1.2 times.

Additionally, violations of the Trust Agreement may result in credit ratings downgrades. Fitch Ratings (April 30, 2020) highlighted the MDTA's independence in its rationale for the assigned double-A rating. According to Moody's Toll Sector methodology, an agency's ability to act independently from the general government and a degree of insulation from political interference effect the rating scorecard by 15%. Other toll agencies such as the Miami-Dade County Expressway Authority (MDX) experienced bond rating downgrades due to legislative interventions. Credit ratings downgrades materially increase financing costs that are ultimately borne by Maryland toll payers in the form of higher rates needed to service increased interest expense. Higher debt service costs also indirectly diminish funds available for capital preservation or new projects, as more net revenues are consumed by debt service and not available for the capital program.

¹ The I-95 Express Toll Lanes are part of the John F. Kennedy Memorial Highway facility.
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