

# MAINE STATE LEGISLATURE

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**LAWS**  
**OF THE**  
**STATE OF MAINE**

AS PASSED BY THE

ONE HUNDRED AND FIFTEENTH LEGISLATURE

FIRST REGULAR SESSION

December 5, 1990 to July 10, 1991

Chapters 1 - 590

THE GENERAL EFFECTIVE DATE FOR  
NON-EMERGENCY LAWS IS  
OCTOBER 9, 1991

PUBLISHED BY THE REVISOR OF STATUTES  
IN ACCORDANCE WITH MAINE REVISED STATUTES ANNOTATED,  
TITLE 3, SECTION 163-A, SUBSECTION 4.

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J.S. McCarthy Company  
Augusta, Maine  
1991

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**PUBLIC LAWS**  
**OF THE**  
**STATE OF MAINE**

**AS PASSED AT THE**  
**FIRST REGULAR SESSION**

**of the**  
**ONE HUNDRED AND FIFTEENTH LEGISLATURE**

**1991**

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**§494-B. Notices; readability**

As notices are revised by the department and as resources permit, all notices provided by the department under this subchapter must have a readability score, as determined by a recognized instrument for measuring adult literacy levels, equivalent to no higher than a 6th-grade reading level. Beginning in 1992 and ending in 1997, the department shall submit a one-page annual report on or before February 15th regarding its activities under this section to the joint standing committee of the Legislature having jurisdiction over human resources matters.

**Sec. 2.** 19 MRSA §501-A is enacted to read:

**§501-A. Notice of requirement of prompt payment**

In any case in which a debt is owed by a responsible parent under section 495, the department shall notify the responsible parent, on any billing sent for the purpose of child support collection, that payment must be received in the month when due and that failure to make timely payment may result in child support being retained by the department that would otherwise be paid to that parent's child. The notice must have a readability score, as determined by a recognized instrument for measuring adult literacy levels, equivalent to no higher than a 6th-grade reading level.

See title page for effective date.

**CHAPTER 330**

H.P. 1246 - L.D. 1813

**An Act Relating to Tax Refund Anticipation Loan Disclosures**

**Be it enacted by the People of the State of Maine as follows:**

**Sec. 1.** 9-A MRSA §8-103, sub-§1, ¶I-1 is enacted to read:

I-1. "Tax refund loan," also known as "refund anticipation loan," means a transaction in which a creditor lends an amount less than or equal to a consumer's expected tax refund.

**Sec. 2.** 9-A MRSA §8-106, sub-§6 is enacted to read:

6. In the case of a tax refund loan, if it is the practice of the creditor to demand repayment upon delivery of the refund, the annual percentage rate is based on the creditor's estimate of the time the refund will be delivered.

See title page for effective date.

**CHAPTER 331**

H.P. 733 - L.D. 1037

**An Act to Amend the State Government Financial Disclosure Laws**

**Be it enacted by the People of the State of Maine as follows:**

**Sec. 1.** 1 MRSA §1016-B, sub-§1, as enacted by PL 1989, c. 561, §10, is amended to read:

**1. Definition.** For the purposes of this section, "reportable liability" means any unsecured loan of \$3000 or more received from a person not a relative. "Reportable liability" does not include:

A. A credit card liability;

B. An educational loan made or guaranteed by a governmental entity, educational institution or non-profit organization; or

C. A loan made from a state or federally regulated financial institution for business purposes.

**Sec. 2.** 5 MRSA §19, sub-§1, ¶I-1 is enacted to read:

I-1. "Reportable liabilities" means any unsecured loan, except a loan made as a campaign contribution recorded as required by law, of \$3,000 or more received from a person not a relative. Reportable liabilities do not include:

(1) A credit card liability;

(2) An educational loan made or guaranteed by a governmental entity, educational institution or nonprofit organization; or

(3) A loan made from a state or federally regulated financial institution for business purposes.

**Sec. 3.** 5 MRSA §19, sub-§7, as enacted by PL 1989, c. 561, §16, is amended to read:

**7. Disclosure of reportable liabilities.** Each executive employee shall include on the statement of income under subsection 2 all reportable liabilities incurred while employed as an executive employee. ~~For the purposes of this subsection, "reportable liability" means any unsecured loan, except a loan made as a campaign contribution recorded as required by law, of \$3000 or more received from a person not a relative.~~ The executive employee shall file a supplementary statement with the Secretary of State of any reportable liability within 30 days after it is incurred. The report ~~shall~~ **must** identify the creditor in the manner of subsection 2.

See title page for effective date.