

# MAINE STATE LEGISLATURE

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FIRST REGULAR SESSION

ONE HUNDRED AND THIRTEENTH LEGISLATURE

Legislative Document

No. 784

S.P. 274

In Senate, March 17, 1987

Reference to the Committee on Banking and Insurance suggested and ordered printed.

JOY J. O'BRIEN, Secretary of the Senate  
Presented by Senator BUSTIN of Kennebec.

Cosponsored by Senator ANDREWS of Cumberland,  
Representative RYDELL of Brunswick, Representative CARROLL of Gray.

STATE OF MAINE

IN THE YEAR OF OUR LORD  
NINETEEN HUNDRED AND EIGHTY-SEVEN

AN ACT Relating to Check Cashing.

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

10 MRSA c. 202-A is enacted to read:

CHAPTER 202-A

PAYMENT BY NEGOTIABLE INSTRUMENT

§1131. Limitation on requests for certain types of identification

No person accepting a negotiable instrument as payment in full or in part for goods or services may require the payor to use a bank credit card as a form of identification. This section does not limit the

1 other reasonable forms of identification a payee may  
2 require before accepting a negotiable instrument.

3 STATEMENT OF FACT

4 This bill prohibits merchants or other payees,  
5 when accepting a personal check as a form of payment  
6 for goods or services sold, from requiring the con-  
7 sumer to verify identification with a major credit  
8 card. Virtually, all bank-issued credit cards carry  
9 annual fees ranging from \$12 to \$65. By requiring a  
10 major credit card as an alternate form of proof of  
11 identification, merchants compel consumers who want  
12 to pay by check to obtain and pay for a credit card  
13 when they may not otherwise want one.

14 This bill does not in any other way limit or con-  
15 trol the type of identification a payee may demand  
16 before accepting a check, nor does it interfere with  
17 a payee's own policy on whether or when to accept  
18 personal checks as a form of payment.

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