

# MAINE STATE LEGISLATURE

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# 114th MAINE LEGISLATURE

FIRST REGULAR SESSION - 1989

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Legislative Document

No. 191

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H.P. 139

House of Representatives, February 15, 1989

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

*Ed Pert*

EDWIN H. PERT, Clerk

Presented by Representative DORE of Auburn.

Cosponsored by Representative HOGLUND of Portland, Senator THERIAULT of Aroostook and Representative BREWER of Boothbay Harbor.

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STATE OF MAINE

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

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**An Act to Require Dependency Information in Credit Card  
Applications by Students.**

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

3 9-A MRS §8-304 is enacted to read:

5 §8-304. Credit card issuance to dependent students

7 1. Dependent student. As used in this section, the term  
9 "dependent student" means a student at least half-time in a  
11 college, university, high school, vocational high school,  
13 vocational-technical institute or technical trade school who has  
15 reached the age of majority and who is financially dependent on a  
17 parent or another person for support or tuition.

19 2. Solicitation, application. Any solicitation material  
21 and any application form for a credit card that may be issued to  
23 a dependent student shall contain the following question:

25 "Are you financially dependent on a parent or another person for  
27 support or tuition?"

29 3. Issuance. No card issuer may issue a credit card to a  
31 student unless the question specified in subsection 2 is  
33 answered. No card issuer may issue a credit card to a dependent  
35 student without the cosignature of the parent or other person  
37 upon whom the student is dependent.

39 4. Failure to comply. Any credit card issued in violation  
41 of this section is void, and neither the dependent student nor  
43 the person upon whom the student is dependent may be liable for  
45 any purchases made with that card.

5. Evidence of dependency. For purposes of this section,  
declaration of dependency on the state or federal income tax  
forms for the year in question shall be prima facie evidence of  
dependency for support or tuition. Other evidences of dependency  
are cancelled checks, receipts and other similar materials.

STATEMENT OF FACT

This bill would prohibit issuance of any credit card to a dependent student unless the person on whom the student is dependent cosigns the application. Any card issued in violation of this requirement is void.