

# MAINE STATE LEGISLATURE

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# 114th MAINE LEGISLATURE

FIRST REGULAR SESSION - 1989

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Legislative Document

No. 1372

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S.P. 498

In Senate, April 26, 1989

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

*Joy J. O'Brien*  
JOY J. O'BRIEN  
Secretary of the Senate

Presented by Senator BUSTIN of Kennebec.  
Cosponsored by Representative BURKE of Vassalboro.

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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 Relating to Returned Check Charges.

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LEGISLATIVE SERVICE BUREAU



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

3               **9-B MRSA §423, sub-§5** is enacted to read:

5               5. Returned check charges. No depository institution may  
7               assess a returned check charge or similar charge against a  
9               depositor for the cost of processing a check received by that  
               depositor and returned for insufficient funds by the institution  
               upon which it was drawn.

11

**STATEMENT OF FACT**

13

15               This bill prohibits the assessment of a charge against a  
               depositor for a check received by that depositor and returned for  
               insufficient funds.