

# MAINE STATE LEGISLATURE

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# 120th MAINE LEGISLATURE

## FIRST REGULAR SESSION-2001

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Legislative Document

No. 142

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H.P. 131

House of Representatives, January 16, 2001

**An Act to Ensure that Persons Issuing Bad Checks are Solely  
Responsible for Overdraft Charges.**

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

*Millicent M. MacFarland*

MILLICENT M. MacFARLAND, Clerk

Presented by Representative SNOWE-MELLO of Poland.  
Cosponsored by Senator TURNER of Cumberland and  
Representatives: BERRY of Belmont, DAVIS of Falmouth, FOSTER of Gray, HEIDRICH of  
Oxford, MacDOUGALL of North Berwick, MENDROS of Lewiston, PERKINS of  
Penobscot, Senator: MILLS of Somerset.

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

4 **Sec. 1. 9-B MRSA §241, sub-§6-A is enacted to read:**

6 **6-A. Returned check charges.** A depository financial  
8 institution authorized to do business in this State may not  
10 assess a returned check charge or similar charge against a  
12 depositor for the costs of processing a check received by that  
14 depositor and returned for insufficient funds by the institution  
16 on which it was drawn.

### SUMMARY

This bill prohibits financial institutions from assessing a fee against a depositor if a check is returned for insufficient funds.