MAINE STATE LEGISLATURE

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LAWS

OF THE

STATE OF MAINE

AS PASSED BY THE

ONE HUNDRED AND EIGHTH LEGISLATURE

FIRST REGULAR SESSION

January 5, 1977 to July 25, 1977

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PUBLIC LAWS

OF THE

STATE OF MAINE

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ONE HUNDRED AND EIGHTH LEGISLATURE

1977

to political candidates, political parties, political or legislative committees or to any committees or organizations working to influence referendum petitions or elections.

Effective October 24, 1977

CHAPTER 513

AN ACT to Amend the Membership and the Legislative Mandate of the Capitol Planning Commission.

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

Sec. 1. 5 MRSA § 298, 2nd ¶, as repealed and replaced by PL 1973, c. 622, § 1, is repealed and the following enacted in its place:

The commission shall consist of 7 members as follows:

- 1. Director of the State Planning Office. The Director of the State Planning Office;
- 2. Councilman. A councilman from the City of Augusta, who shall not be a resident of the Capitol Planning District, to be appointed by the Governor for a term of one year;
- 3. Resident. One resident of the Capitol Planning District to be appointed by the Governor for a term of 2 years; and
- 4. Members-at-large. Four citizens of the State, who shall not be residents of Augusta, to be appointed by the Governor for terms of 2 years; except that the first appointed member shall be appointed for a term of one year.

Each appointed member shall serve for the term of his appointment and thereafter until his successor is appointed and qualified. A vacancy shall be filled for the unexpired term in the same manner in which the original appointment is made. The members of the commission shall serve without compensation, but shall receive their necessary expenses.

Sec. 2. 5 MRSA § 298, 4th ¶, first sentence is amended to read:

The Director Bureau of Public Improvements shall serve as the secretariat of the commission in exercising its administration.

Sec. 3. Exception. This Act shall not affect the terms of those members of the commission appointed prior to the effective date of this Act, but shall govern all appointments to the commission made thereafter. As vacancies become available subsequent to the effective date of this Act, the Governor

may use his discretion in the sequence with which he satisfies appointment to the 4 classes of members listed in section 1.

Effective October 24, 1977

CHAPTER 514

AN ACT to Establish the Fair Credit Reporting Act.

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

10 MRSA c. 210 is enacted to read:

CHAPTER 210

FAIR CREDIT REPORTING ACT

§ 1311. Short title

This chapter may be cited as the "Fair Credit Reporting Act."

§ 1312. Definitions

As used in this chapter, unless the context otherwise indicates, the following words shall have the following meanings.

- 1. Adverse information. "Adverse information" means information that is likely to have a negative effect upon the ability or eligibilty of a consumer to obtain credit, credit insurance, employment or other benefits, goods or services.
 - 2. Consumer. "Consumer" means an individual.
- 3. Consumer report. "Consumer report" means any written, oral or other communication of any information by a consumer reporting agency bearing on a consumer's credit worthiness, credit standing, credit capacity, credit history and employment status which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing the consumer's eligibility for credit or insurance to be used primarily for personal, family or household purposes or employment purposes. This term does not include any report containing information solely as to transactions or experiences between the consumer and the person making the report or any authorization or approval of a specific extension of credit directly or indirectly by the issuance of a credit card or similar device.
- 4. Consumer reporting agency. "Consumer reporting agency" means any person who, for monetary fees, dues or on a cooperative nonprofit basis,