

MAINE STATE LEGISLATURE

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LAWS
OF THE
STATE OF MAINE

AS PASSED BY THE

ONE HUNDRED AND FIFTEENTH LEGISLATURE

SECOND SPECIAL SESSION

December 12, 1991 to January 7, 1992

SECOND REGULAR SESSION

January 8, 1992 to March 31, 1992

THE GENERAL EFFECTIVE DATE FOR
SECOND REGULAR SESSION
NON-EMERGENCY LAWS IS
JUNE 30, 1992

PUBLISHED BY THE REVISOR OF STATUTES
IN ACCORDANCE WITH MAINE REVISED STATUTES ANNOTATED,
TITLE 3, SECTION 163-A, SUBSECTION 4.

J.S. McCarthy Company
Augusta, Maine
1992

PUBLIC LAWS
OF THE
STATE OF MAINE

AS PASSED AT THE
SECOND REGULAR SESSION

of the
ONE HUNDRED AND FIFTEENTH LEGISLATURE

1991

A. Ensure that no negative impact on existing gene pools results from the release of aquaculturally raised salmon;

B. Prohibit introduction of exotic species from the release of aquaculturally raised salmon;

C. Establish stock disease testing and monitoring procedures; and

D. Establish maximum stocking levels in state rivers. Notwithstanding subsection 1, the Atlantic Sea Run Salmon Commission is not required to accept salmon stock if maximum stocking levels are achieved, as long as those levels are maintained.

By March 1, 1993, the Atlantic Sea Run Salmon Commission shall report on this program to the joint standing committee of the Legislature having jurisdiction over marine resource matters.

Emergency clause. In view of the emergency cited in the preamble, this Act takes effect when approved.

Effective March 20, 1992.

CHAPTER 680

H.P. 1559 - L.D. 2197

An Act to Improve Disclosures of Automated Teller Machine Transactions

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

Sec. 1. 9-B MRSA §243-A is enacted to read:

§243-A. Electronic terminals; fees for and records of transactions

1. Fees for use of terminals. A financial institution authorized to do business in this State that operates electronic terminals may charge fees for the use of the terminals as specified in this section.

A. A financial institution may charge a reasonable foreign transaction fee for the use of an electronic terminal if the fee is disclosed:

(1) On a sign posted on the electronic terminal or in clear view of a customer while viewing the electronic terminal; or

(2) Electronically during the course of the transaction in a manner that permits a customer to cancel the transaction without incurring the transaction fee.

For the purposes of this paragraph, "foreign transaction fee" means a fee charged for the use of an electronic terminal to a noncustomer of the financial institution that owns the electronic terminal.

B. A financial institution may charge its own customers a reasonable fee for the use of an electronic terminal.

2. Records of terminal transactions. For each transaction processed by an electronic terminal, except for a transaction involving a negotiable instrument that is its own receipt, the electronic terminal must make available to the customer at the time of the transaction a record of each transaction. The record must include:

A. The amount of the transaction. A fee for the transaction may be included in this amount if the electronic terminal is owned or operated by a financial institution other than the financial institution that holds the customer's account if the fee is disclosed on the record of the transaction and in accordance with subsection 1;

B. The date of the transaction;

C. The type of transaction and the type of account to which or from which money is transferred. Codes may be used for this purpose if they are explained on the record of the transaction;

D. A number or code that identifies the customer, the customer's account number or the device used to access the electronic terminal;

E. The location of the electronic terminal or a number or code identifying that location; and

F. The name of each 3rd party to whom or from whom money is transferred, if the name provided by the customer can be reproduced by the electronic terminal on the record of the transaction. A code may be used for this purpose only if it is explained on the record of the transaction.

See title page for effective date.

CHAPTER 681

H.P. 1493 - L.D. 2105

An Act Regarding Loans to Stockholders, Directors or Officers of Financial Institutions

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

Sec. 1. 9-B MRSA §439-A, sub-§§2 and 4, as enacted by PL 1991, c. 34, §8, are amended to read: