



# 128th MAINE LEGISLATURE

## FIRST REGULAR SESSION-2017

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Legislative Document

No. 1253

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H.P. 876

House of Representatives, March 30, 2017

**An Act To Make Maine's Casinos More Competitive by Authorizing  
Extensions of Credit**

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Reference to the Committee on Veterans and Legal Affairs suggested and ordered printed.

A handwritten signature in cursive script that reads "R. B. Hunt".

ROBERT B. HUNT  
Clerk

Presented by Representative WADSWORTH of Hiram.  
Cosponsored by Representatives: FARRIN of Norridgewock, HARRINGTON of Sanford,  
HERRICK of Paris, PIERCE of Dresden, SIMMONS of Waldoboro, WHITE of Washburn,  
WINSOR of Norway.

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

2 **Sec. 1. 8 MRSA §1067** is enacted to read:

3 **§1067. Issuing lines of credit by casino operator**

4 **1. Casino operator may accept credit instrument from qualified person.** A  
5 casino operator may accept a credit instrument from a qualified person in exchange for  
6 currency, chips, tokens or electronic tokens that may be wagered on table games or used  
7 in slot machines at the casino operator's casino. For the purposes of this subsection,  
8 "qualified person" means a person who has completed a credit application provided by  
9 the casino operator and who is determined by the casino operator, after performing a  
10 credit check and applying usual standards to establish creditworthiness, to qualify for a  
11 line of credit and in an amount to be determined by the casino operator under the  
12 restrictions in subsection 2 based on the person's demand deposit accounts, including any  
13 checking account or savings account. Once the casino operator makes the determination  
14 that a person is a qualified person, additional credit checks are not required. A decision to  
15 accept a credit instrument from a qualified person must be made by the casino operator. If  
16 a new credit instrument is issued to consolidate or replace an existing credit instrument or  
17 instruments, the new credit instrument must use the oldest date of the credit instrument or  
18 instruments being replaced. A lost or destroyed credit instrument remains valid and  
19 enforceable if the party seeking enforcement can prove its existence and terms. The board  
20 has no authority to determine the validity or enforceability of a credit instrument or the  
21 enforceability of the debt that the credit instrument represents. Failure to comply with a  
22 rule adopted by the board does not affect the validity or enforceability of the credit  
23 instrument or the debt that the credit instrument represents. A credit instrument executed  
24 pursuant to this section on or after the effective date of this section is a valid contract  
25 creating debt that is enforceable by legal process.

26 **2. Limitations.** A casino operator may not lend anything of value or extend credit to  
27 any person for the purpose of permitting that person to wager on any table game or to  
28 play any slot machine except through the use of a credit instrument. A credit instrument  
29 may not be secured by a person's house or other real property, tangible personal property,  
30 investments, individual retirement account, plan under Section 401(k) of the United  
31 States Internal Revenue Code of 1986, pension or other retirement account or college  
32 savings plan or any asset whatsoever other than a demand deposit account. A credit  
33 instrument must provide that any credit extended is due no later than 30 days from the  
34 date credit is extended. A credit instrument must be considered an unsecured loan and  
35 may not bear interest.

36 **3. Prohibition.** A casino operator may not extend credit pursuant to this section to a  
37 person who is intoxicated.

38 **SUMMARY**

39 This bill allows a casino operator to extend credit to qualified customers within  
40 certain limitations.