



132nd MAINE LEGISLATURE

FIRST SPECIAL SESSION-2025

Legislative Document

No. 1314

S.P. 544

In Senate, March 27, 2025

An Act to Protect Cannabis Industry Workers' Access to Personal Credit

Reference to the Committee on Health Coverage, Insurance and Financial Services suggested and ordered printed.

A handwritten signature in black ink, appearing to read 'D M Grant'.

DAREK M. GRANT
Secretary of the Senate

Presented by Senator GROHOSKI of Hancock.
Cosponsored by Representative EATON of Deer Isle and
Senators: BRENNER of Cumberland, HICKMAN of Kennebec, RENY of Lincoln,
TIMBERLAKE of Androscoggin, Representatives: BOYER of Poland, CLUCHEY of
Bowdoinham, MASTRACCIO of Sanford, MORRIS of Turner.

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

2 **Sec. 1. 9-A MRSA §8-512** is enacted to read:

3 **§8-512. Discrimination prohibited against persons employed in cannabis**
4 **establishments or as registered caregivers**

5 **1. Definitions.** For the purposes of this section, unless the context otherwise indicates,
6 the following terms have the following meanings.

7 A. "Cannabis establishment" has the same meaning as in Title 28-B, section 102-A,
8 subsection 10.

9 B. "Registered caregiver" has the same meaning as in Title 22, section 2421-A,
10 subsection 40.

11 **2. Discrimination prohibited.** Except when prohibited by federal law and regulation,
12 a creditor may not deny an application for, refuse to extend credit for or cancel a credit card
13 solely on the basis that a person is an owner, operator or employee of a cannabis
14 establishment authorized under Title 28-B, chapter 1 or is a registered caregiver under Title
15 22, chapter 558-C. This subsection does not prohibit a creditor from denying, refusing to
16 extend credit for or cancelling a credit card on the basis of any other applicable factor
17 related to a person's creditworthiness.

18 **3. Use of personal information.** With respect to information that may be provided in
19 connection with a credit card application, a creditor may not disclose any information
20 related to a person's ownership or operation of or employment by a cannabis establishment
21 or a person's conduct as a registered caregiver without the person's consent.

22 **4. Enforcement.** A person aggrieved by a violation of this section may:

23 A. File a complaint with the administrator; or

24 B. Bring an action in either Superior Court or District Court for equitable relief,
25 including an injunction.

26 **SUMMARY**

27 This bill prohibits a creditor from denying, refusing to extend credit for or cancelling
28 a credit card solely on the basis that a person is an owner, operator or employee of a
29 cannabis establishment or is a registered caregiver under the Maine Medical Use of
30 Cannabis Act, except when prohibited by federal law and regulation.