

STATE OF MAINE

—  
IN THE YEAR OF OUR LORD  
TWO THOUSAND TWENTY-FIVE

—  
S.P. 78 - L.D. 142

**Resolve, Directing the Bureau of Financial Institutions to Issue Guidance  
Related to the Charging of Multiple Fees for Attempted Withdrawals  
Involving Insufficient Funds**

**Sec. 1. Guidance related to charging multiple fees for attempted withdrawals involving insufficient funds. Resolved:** That, no later than January 1, 2026, the Department of Professional and Financial Regulation, Bureau of Financial Institutions shall issue written guidance to state-chartered financial institutions and credit unions on the charging of multiple fees for attempted withdrawals involving insufficient funds. Before developing the written guidance required by this section, the bureau shall review any guidance issued by the Federal Deposit Insurance Corporation and the National Credit Union Administration related to overdraft and insufficient funds fees and consult with statewide associations representing state-chartered financial institutions and credit unions.