

Natasha Johnson
Southwest Harbor
LD 1314

Public Comment Before the Committee on Health Coverage, Insurance and Financial
Services In Support of L.D. 1314

Natasha Johnson April 22, 2025

Co-chairs Senator Bailey and Representative Mathieson and members of the Health
Coverage, Insurance and Financial Services Committee

My name is Natasha Johnson. My husband and I own a small cannabis company in Southwest Harbor, Maine. We have been in operation since 2021, and we both have grown up in small business families located in our community. I am here today to provide comment in support of LD 1314.

I want to start by providing some background information.

Recently, my credit card was canceled. Not due to my credit or lack of non-payment or even for having a high balance or a high debt ratio – but because I have been flagged somewhere along the way, as being associated with a legal adult use cannabis business in the State of Maine. This association was the reasoning that I received in response to my inquiry as to why they canceled my card.

Cannabis is not a protected class – so a credit card company, which is considered private, can choose who they want to extend credit to. Even though this was my personal card, not a business card, even though I have done nothing wrong in the State of Maine, even though I am constantly striving to dot every I and cross every T in my personal life as well as in my small family business – this credit card company chose to close my account even though it was only ever used for personal purchases. It is extremely nerve wracking to go get gas and wonder if my other credit card that I use, will still work. As I am sure you are aware, more and more businesses choose not to accept personal checks. My only other option left, is cash. And currently businesses can also refuse to accept cash. I can not imagine trying to get gas for my vehicle or groceries to make dinner for my kids, and not be able to purchase anything. Not because I don't have the money – but because a business may choose not to accept all forms of legal tender and even though I have great credit, I no longer have that card available to me.

If companies do not accept cash, if people like me don't have access to a credit card, if businesses don't accept personal checks– what are our options?

Not only do I urge you to support LD 1314, but I also urge you to support LD 1159 which would still require businesses to accept cash under a certain threshold.

Thank you for your consideration.

Natasha Johnson