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In Support of

LD 1846: An Act to Amend the Law Governing Notification to Vehicle Owners and Lienholders When a Vehicle Is Towed or Left Without Permission on Residential or Business Property

Committee on Transportation

May 5, 2025

Good Afternoon, Senator Nangle, Representative Crafts, and distinguished members of the Committee on Transportation,

My name is Jennifer Hogan, and I serve as President/CEO at Community Credit Union, a local, member-owned financial institution serving Androscoggin, Franklin, Kennebec and Oxford counties. I appreciate the opportunity to provide written testimony in strong support of LD 1846.

This bill proposes a simple yet critically important change: requiring that within 48 hours of taking custody of a vehicle, the owner of the premises or their agent must send written notice by certified mail to both the vehicle owner and lienholder, if applicable. We believe this requirement will create greater transparency and accountability while preventing unjust and excessive charges.

Community Credit Union has encountered numerous challenges involving towing companies and vehicle custodianship that underscore the need for this legislation:

- **Delayed notification:** In multiple cases, we were not made aware that a vehicle had been towed or impounded until 30 to 90 days after the fact, by which time storage fees had ballooned to \$1,500–\$3,500. As lienholder, we had not been notified, despite existing law requiring timely communication.
- **Disputed repair scenarios:** In one case, we had a member who was having a transmission replaced at a repair shop and ultimately disputed the work. While working with the member through a financial hardship, we contacted the shop to resolve the issue and offered to pay the repair bill. At that point, the shop informed us they were also charging over \$2,000 in storage fees, even though we had never been notified they were holding the vehicle.
- **Accident-related incidents:** We have seen multiple examples where a towing company responded to a crash, removed the vehicle, and stored it without notifying us as lienholder. Weeks or months later, we received invoices for excessive fees, despite having had no opportunity to retrieve or assess the vehicle in a timely manner.

These situations cause undue burden and expense for both the Credit Union and our members—especially those already experiencing financial hardship. Without prompt notification, we are unable to intervene, assist the member, or mitigate the escalating costs. Worse still, the costs ultimately fall on the member, compounding their stress and financial instability.

LD 1846 provides a reasonable, enforceable framework that ensures lienholders and vehicle owners are notified promptly, allowing for more responsible resolution and reducing the risk of predatory fee accumulation.



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On behalf of Community Credit Union, I urge the Committee to support LD 1846. Thank you for your attention to this matter and for your commitment to consumer protection and fair business practices.

Sincerely,

Jennifer M. Hogan

President/CEO, Community Credit Union