



Maine Credit Union League

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In Support of LD 1973
An Act to Enact the Maine Consumer Privacy Act
Joint Committee on Judiciary
May 22, 2023

Good morning, Senator Carney, Representative Moonen, and distinguished members of the Joint Committee on Judiciary,

My name is Ellen Parent, I serve as the Director of Compliance at the Maine Credit Union League and I am here to submit testimony on behalf of the League. The Maine Credit Union League is the trade association for Maine's 50 credit unions and over 725,000 members statewide. We respectfully submit the following testimony **in favor of LD 1973**.

For many years the League, and indeed, credit union leagues and associations across the country have blanket opposed new state privacy laws. For organizations working with individuals across the country, a patchwork of laws varying state to state harms consumers and poses a compliance quagmire for cross state enterprises, for this reason we have generally supported a federal approach to privacy and security. Unfortunately, Congress has not seen fit to act and the protection of individuals has fallen to the states.

Because of this, we chose to support a comprehensive privacy bill that is in line with the majority of states that have passed legislation. This bill, based on the Connecticut Data Privacy Act, protects consumer information across industries, and would make Maine a leader by protecting consumers without overburdening industry.

Though we generally think that the bill would be a strong solution for Maine, we would ask that the committee consider amending the bill to allow an opt-out rather than an opt-in for the use of data. Though credit unions do not use member data in this way, consumers are often well served by targeted advertising that can offer products and services that match their needs and by requiring an opt-in, the bill deviates from the laws in California, Connecticut, Colorado, Indiana, Iowa, Tennessee, Utah, and Virginia.

We support the enforcement mechanism of the bill that asks the Attorney General's Office to enforce violations. This mechanism protects our already overburdened court system from frivolous suits and elevates the issue by putting it in the hands of the state's highest prosecutorial officer. In addition, by providing a right to cure in the bill, mere errors can be rectified without the burden on the state and company in question by allowing for correction, something that is especially important for companies that may be situated across multiple states.

The League would like to thank Senator Keim for bringing forward this bill and we thank the Judiciary Committee for taking on this extensive but important issue. We appreciate the opportunity to offer testimony on this topic. If the League can be of any assistance during the deliberations of this bill or others similar, please do not hesitate to contact us.