



STATE OF MAINE
DEPARTMENT OF PROFESSIONAL & FINANCIAL
REGULATION
BUREAU OF CONSUMER CREDIT PROTECTION



Janet T. Mills
Governor

Linda Conti
Superintendent

Joan F. Cohen
Commissioner

**Testimony of Linda Conti
Superintendent
Bureau of Consumer Credit Protection
Department of Professional and Financial Regulations
Neither for nor Against LD 1031**

“An Act to Allow Time-share Associations to Charge Credit Card Surcharges”

Before the Committee on Health Coverage, Insurance and Financial Services

Tuesday, March 25, 2025; 1:00 P.M.

Senator Bailey, Representative Gramlich and Members of the Committee on Health Coverage, Insurance and Financial Services, I am Linda Conti and I serve as the Superintendent of the Bureau of Consumer Credit Protection (BCCP).

LD 1031 exempts timeshare owners' associations from the ban on credit card surcharges found in 9-A M.R.S. § 8-509 of the Consumer Credit Code. While I have no opinion on the bill, I wanted to point out that I do not think it is necessary because 9-A M.R.S. § 8-509 does not apply to condominium fees. Section 8-509 applies to “A seller in a sales transaction”. The members of a condominium association paying their association fee is not a sales transaction. The bill is unnecessary because the statute does not apply as written.

Thank you for your time and I would be happy to answer any questions now or at the work session.

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