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**THE MAINE SENATE**  
132nd Legislature

*Testimony of Senator Nicole Grohoski in support of*  
**LD 1314, An Act to Protect Cannabis Industry Workers' Access to Personal Credit**  
*Before the Committee on Health Coverage, Insurance, and Financial Services*  
April 23, 2025

Senator Bailey, Representative Mathieson, and distinguished members of the Committee on Health Coverage, Insurance, and Financial Services – My name is Nicole Grohoski, and I am honored to represent the 22 communities of Senate District 7. Thank you for the opportunity to introduce my bill LD 1314, “An Act to Protect Cannabis Industry Workers' Access to Personal Credit.”

This bill addresses an emerging issue facing many hardworking Mainers who are legally employed in our state’s adult-use and medical cannabis industries. As it stands, individuals like Natasha Johnson—who co-owns a small cannabis company in Southwest Harbor—are being penalized by financial institutions not for any wrongdoing, but merely for their legal association with a cannabis business.

In Natasha’s case, her personal credit card—used only for household expenses—was abruptly canceled. She was informed that the cancellation was due to her connection to a lawful, state-regulated cannabis enterprise. Despite having excellent credit and no record of misuse, she was deemed too risky simply because of her lawful profession.

LD 1314 would prohibit this kind of discrimination by creditors, except when federal law requires otherwise. It ensures that no Mainer is denied access to credit, or has their financial stability threatened, based solely on their employment in a legal cannabis business or their status as a registered caregiver.

This bill is not asking for special treatment—only fair and equal treatment. This bill does *not* prevent creditors from evaluating an applicant’s creditworthiness. It simply says: being employed in a legal industry in Maine should not be grounds for automatic disqualification from personal financial tools.

Maine’s cannabis sector includes thousands of entrepreneurs, caregivers, and employees who follow the law, pay taxes, and contribute to their local economies. They deserve the same basic access to personal credit as any other worker. Since state law does not currently require retailers

to accept cash for in-person purchases, constituents like Natasha could easily find themselves unable to pay for necessities as they go about their daily errands.

In order for this bill to fully cover the medical cannabis industry, it should be amended to replace "registered caregiver" (Title 22, section 2421-A, 10 subsection 40) with "registrant" (Title 22, section 2421-A, 10 subsection 42), both of which are defined in the Maine Medical Use of Cannabis Act. For your reference:

40. Registered caregiver. "Registered caregiver" means a caregiver who is registered by the office pursuant to this chapter.

42. Registrant. "Registrant" means a registered caregiver, dispensary, cannabis testing facility, manufacturing facility or person authorized to engage in cannabis extraction using inherently hazardous substances under this chapter.

I urge you to support LD 1314 to protect the financial rights of law-abiding Mainers and promote equity across all industries operating legally within our state.

Thank you for your time and consideration.