



Maine Credit Union League

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Written Testimony from the Maine Credit Union League

**Neither For, Nor Against LD 178, An Act to Support Reentry and Reintegration into
the Community**

March 13, 2023

Senator Beebe-Center, Representative Salisbury, and Distinguished Members of the Joint Committee on Criminal Justice and Public Safety,

The Maine Credit Union League proudly represents Maine's 50 credit unions and more than 725,000 members statewide. Please accept our written testimony neither for nor against LD 178; An Act to Support Reentry and Reintegration into the Community.

Having a foundation in financial literacy and having the right tools is critical to helping formerly incarcerated individuals reintegrate into their communities upon release. As the committee considers this concept draft and the question of how to support reentry and reintegration into the community for formerly incarcerated individuals, we hope you will include financial skills and products as part of that support.

The York Chapter of Credit Unions began facilitating Financial Fitness Fairs at the Maine Correctional Center in 2014. For those incarcerated at the Maine Correctional Center, the fairs model spending choices and potential career paths and equip incarcerated individuals with financial knowledge needed to succeed upon release. All the participants are scheduled to re-enter society within a year. For many at the prison, the fairs serve as an opportunity to ask industry professionals questions that can help them improve their financial situation. Information about budgeting and credit is incredibly valuable, and the takeaways can give the soon-to-be-released inmates the confidence that they can have a successful, stable financial future when they re-enter society.

Prior to the pandemic beginning in March of 2020, a Financial Fitness Fair was held at the Maine Correctional Center each spring and fall, with roughly 100 inmates participating in each event. Approximately 1,200 inmates have participated since the first fair at the prison in 2014. Work is underway for credit union volunteers to return to the prison and begin hosting the fairs once again.

We've heard from the Department of Corrections and former inmates alike about the need for financial services for those currently incarcerated as well as those who are released or soon-to-be released. Incarcerated individuals are often released with a check for their work while

incarcerated but have no recourse to those funds due to a lack of identification or bank account.

As a response to this need, the League is working to make sure financial services are more easily accessible to this population. We're working with our 50 member credit unions to make sure that staff have the proper training to address barriers to financial solvency and account opening. Staff are being trained in how to verify identity for those who may not have a current government identification or whose identity has been compromised. Some credit unions also offer specific services and products for those who were recently released and are looking to rebuild their financial health.

But there's still more to be done. We know that ensuring people have access to financial services, like credit for car loans, is key to reducing recidivism and building healthy communities. It's our hope to be able to offer accounts to individuals who are currently incarcerated, since we've heard that building savings habits and credit opportunities while incarcerated are some of the best ways to help smooth the reentry process into the community post-release. As this committee considers how to help this population, we offer our support and expertise on ensuring access to financial services so that a bank account is an asset upon release, and not another barrier to reintegration.

Thank you for the opportunity to offer testimony on this important 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.

Krista Simonis
Director of Governmental Affairs