

Jack Ducharme
Madison

Chairman Claxton, Chair Meyer, honorable members of the Health and Human Services Committee. I submit the following testimony in support of LD 287, An Act to Require Electronic Benefits Transfer Cards to be Printed with the Beneficiary's Photograph, sponsored by Representative Jon Connor.

As a 20+ year veteran of the banking industry, I urge you vote "Ought to Pass" on this vitally important piece of legislation. For many years, identity theft has become an incredible drain on not only banking institution resources but also on the resources of the public. It is important that the people who really need the help of the public treasury through EBT cards be able to get the benefits awarded to them. To allow unidentified people to use these cards is an irresponsible use of public money that we must address.

Consider the following items that require a government issued photo ID:

1. Boarding an airplane
2. Writing a check
3. Cashing a check
4. Using a credit card
5. Driving a motor vehicle
6. Applying for a business license
7. Applying for permission to hold a protest or rally
8. Securing employment
9. Purchasing a house or real estate
10. Renting a domicile
11. Renting a motor vehicle
12. Purchasing a firearm (Includes BB guns)
13. Purchasing alcoholic beverages
16. Purchasing tobacco or products that contain nicotine
17. Purchasing a motor vehicle
18. Getting a Marriage License
19. Purchasing OTC medicine that contains pseudoephedrine
20. Serving on jury duty
21. Getting a bank account
22. Cash transactions of \$5000.00 or greater

Opponents will argue that requiring a photo ID places an undue burden on folks who may be economically disadvantaged. I would suggest that is a hollow argument. In 20 years of banking experience, working on the front lines with customers, I have seen only a handful of consumers come to the bank that could not provide an appropriate photo ID in some form to get a check cashed. Further, I would suggest that if the EBT Cards had photo ID on them, they would likely qualify as a government issued photo ID which is required for check cashing, boarding an airplane and other "positive" ID required activities.

I urge you to vote "Ought to Pass" on LD 287, An Act to Require Electronic Benefits Transfer Cards to be Printed with the Beneficiary's Photograph, sponsored by Representative Jon Connor.

Respectfully,
Rep. Jack Ducharme, Co-Sponsor
Maine House District 111
Madison, Norridgewock, Solon