

**§162. Disclosure of financial records prohibited; exceptions**

A financial institution authorized to do business in this State or credit union authorized to do business in this State or its affiliates may not disclose to any person, except to the customer or the customer's duly authorized agent, any financial records relating to that customer of that financial institution or credit union unless: [PL 2001, c. 262, Pt. B, §4 (AMD).]

**1. Authorized disclosure.** The customer has authorized disclosure to the person; [PL 1997, c. 537, §1 (AMD); PL 1997, c. 537, §62 (AFF).]

**2. Disclosure in response to legal process.** The financial records are disclosed in response to a lawful subpoena, summons, warrant or court order that meets the requirements of section 163; [PL 2001, c. 211, §1 (AMD).]

**3. Disclosure in response to a request by the Department of Health and Human Services.** The financial records are disclosed in response to a request for information by the Department of Health and Human Services for purposes related to establishing, modifying or enforcing a child support order; [PL 2007, c. 108, §1 (AMD).]

**4. Disclosure in response to a request by the Department of Labor.** The financial records are disclosed in response to a notice of levy issued by the Department of Labor pursuant to Title 26, section 1233; [PL 2009, c. 213, Pt. AAAA, §2 (AMD).]

**5. Disclosure to the Department of Health and Human Services upon suspicion of financial exploitation.** The financial records are disclosed to the Department of Health and Human Services pursuant to Title 22, section 3479 because a financial institution authorized to do business in this State or its affiliate or a credit union authorized to do business in this State or its affiliate has reasonable cause to suspect that an incapacitated or dependent adult has been or is at substantial risk of abuse, neglect or exploitation; or [PL 2009, c. 213, Pt. AAAA, §3 (AMD).]

**6. Disclosure in response to a request by the Department of Administrative and Financial Services, Bureau of Revenue Services.** The financial records are disclosed in response to a request for information by the Department of Administrative and Financial Services, Bureau of Revenue Services for purposes related to establishing, modifying or enforcing tax debts. [PL 2009, c. 213, Pt. AAAA, §4 (NEW).]

**7. Disclosure of notice of mortgagor's right to cure.** The financial records pertain to a notice of mortgagor's right to cure and are disclosed to the Bureau of Consumer Credit Protection pursuant to Title 14, section 6111, subsection 3-A. [PL 2009, c. 402, §8 (NEW).]

**SECTION HISTORY**

PL 1977, c. 416 (NEW). PL 1997, c. 537, §1 (AMD). PL 1997, c. 537, §62 (AFF). PL 2001, c. 211, §§1,2 (AMD). PL 2001, c. 262, §B4 (AMD). PL 2003, c. 689, §B6 (REV). PL 2007, c. 108, §§1-3 (AMD). PL 2009, c. 213, Pt. AAAA, §§2-4 (AMD). PL 2009, c. 402, §8 (AMD).

The State of Maine claims a copyright in its codified statutes. If you intend to republish this material, we require that you include the following disclaimer in your publication:

*All copyrights and other rights to statutory text are reserved by the State of Maine. The text included in this publication reflects changes made through the Second Regular Session of the 131st Maine Legislature and is current through January 1, 2025. The*

*text is subject to change without notice. It is a version that has not been officially certified by the Secretary of State. Refer to the Maine Revised Statutes Annotated and supplements for certified text.*

The Office of the Revisor of Statutes also requests that you send us one copy of any statutory publication you may produce. Our goal is not to restrict publishing activity, but to keep track of who is publishing what, to identify any needless duplication and to preserve the State's copyright rights.

PLEASE NOTE: The Revisor's Office cannot perform research for or provide legal advice or interpretation of Maine law to the public. If you need legal assistance, please contact a qualified attorney.