

114TH CONGRESS  
1ST SESSION

# H. R. 2129

To strengthen the disclosure requirements for creditors under the Truth  
in Lending Act.

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IN THE HOUSE OF REPRESENTATIVES

APRIL 30, 2015

Mr. PRICE of North Carolina introduced the following bill; which was referred  
to the Committee on Financial Services

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## A BILL

To strengthen the disclosure requirements for creditors under  
the Truth in Lending Act.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Online Credit Card  
5       Disclosure Act of 2015”.

6       **SEC. 2. ONLINE PAYMENT TIMING DISCLOSURES.**

7       Section 127(b)(11)(D) of the Truth in Lending Act  
8       (15 U.S.C. 1637(b)(11)(D)) is amended—

9               (1) in clause (i), by striking “; and” and insert-  
10       ing a semicolon;

1           (2) in clause (ii), by striking the period and in-  
2           serting “; and”; and

3           (3) by inserting at the end the following new  
4           clause:

5                   “(iii) if the consumer has an online ac-  
6                   count with the creditor under the consumer  
7                   credit plan, be disclosed in a conspicuous and  
8                   prominent location on a webpage of such cred-  
9                   itor.”.

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