

House of Representatives

Chamber Action

Public Bills and Resolutions Introduced: 42 public bills, H.R. 2183–2224; 1 private bill, H.R. 2225; and 18 resolutions, H.J. Res. 46–48; H. Con. Res. 115–116; and H. Res. 381–393, were introduced. **Pages H5060–62**

Additional Cosponsors: **Pages H5062–64**

Reports Filed: There were no reports filed today.

Speaker: Read a letter from the Speaker wherein she appointed Representative Tauscher to act as Speaker pro tempore for today. **Page H5001**

Committee Elections: The House agreed to H. Res. 381, electing the following Members to certain standing committees of the House of Representatives: Committee on Agriculture: Representative Murphy (NY) (to rank immediately after Representative Boccieri). Committee on Armed Services: Representatives Murphy (NY) and Boren. Committee on the Judiciary: Representative Quigley (to rank immediately after Representative Pierluisi). Committee on Oversight and Government Reform: Representative Quigley (to rank immediately after Representative Connolly (VA)) and Representative Kaptur (to rank immediately after Representative Quigley). **Page H5012**

Credit Cardholders' Bill of Rights Act of 2009: The House passed H.R. 627, to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, by a recorded vote of 357 ayes to 70 noes, Roll No. 228. Consideration of the measure began on Wednesday, April 29th. **Pages H5013–41**

Rejected the Roskam motion to recommit the bill to the Committee on Financial Services with instructions to report the same back to the House forthwith with instructions, by a recorded vote of 164 ayes to 263 noes, Roll No. 227. **Pages H5039–41**

Pursuant to the rule, the amendment in the nature of a substitute recommended by the Committee on Financial Services now printed in the bill shall be considered as an original bill for the purpose of amendment under the five-minute rule. **Page H5013**

Agreed to:

Gutierrez amendment (No. 1 printed in H. Rept. 111–92) that allows issuers to charge consumers for expedited payments by telephone when consumers request such an expedited payment, and makes technical corrections; requires that all credit card offers notify prospective applicants that excessive credit ap-

plications can adversely affect their credit rating; directs the Board of Governors of the Federal Reserve to suggest appropriate guidelines for creditors to supply cardholders with information regarding the availability of legitimate and accredited credit counseling services; requires all written information, provisions, and terms in or on any application, solicitation, contract, or agreement for any credit card account under an open end consumer credit to appear in no less than 12 point font; and requires that stores who are self-issuers of credit cards display a large visible sign at counters with the same information that is required to be disclosed on the application itself; **Pages H5016–18**

Frank (MA) amendment (No. 2 printed in H. Rept. 111–92) that requires the Federal Reserve 1) to review the consumer credit card market, including through solicitation of public comment, and report to Congress every two years; 2) publish a summary of this review in the Federal Register, along with proposed regulatory changes (or an explanation for why no such changes are proposed). The amendment also requires the Federal banking agencies and the FTC to submit to the Federal Reserve, for inclusion in the Federal Reserve's annual report to Congress, information about the agencies' supervisory and enforcement activities related to credit card issuers' compliance with consumer protection laws; **Pages H5018–19**

Gutierrez amendment (No. 4 printed in H. Rept. 111–92) that requires credit card issuers to allocate payments in excess of the minimum payment to the portion of the remaining balance with the highest outstanding APR first, and then to any remaining balances in descending order, eliminating the pro rata option; **Pages H5021–22**

Pingree amendment (No. 5 printed in H. Rept. 111–92) that requires the Chair of the Federal Reserve to submit a report on the level of implementation of this bill every 90 days until the Chair can report full industry implementation; **Pages H5022–23**

Polis amendment (No. 6 printed in H. Rept. 111–92) that clarifies that minors are allowed to have a credit card in their name on their parent or legal guardian's account; **Page H5023**

Jones (NC) amendment (No. 7 printed in H. Rept. 111–92) that requires the Federal Reserve Board, in consultation with the Federal Trade Commission and other agencies, to establish regulations that would allow estate administrators to resolve outstanding credit balances in a timely manner; **Pages H5023–25**

Minnick amendment (No. 11 printed in H. Rept. 111–92) that provides that the amount of a balance as of the 7-day mark, instead of the 14-day mark, following a notice of a rate increase would be protected from the rate increase; **Page H5029**

Price (NC) amendment (No. 12 printed in H. Rept. 111–92) that requires credit card issuers to provide enhanced disclosure to consumers regarding minimum payments, including a written Minimum Payment Warning statement on all monthly statements as well as information regarding the monthly payment amount and total cost that would be required for the consumer to eliminate the outstanding balance in 12, 24 and 36. Requires credit card issuers to provide a toll-free telephone number at which the consumer may receive information about accessing credit counseling and debt management services; **Pages H5029–31**

Gutierrez amendment (No. 13 printed in H. Rept. 111–92) that requires card issuers to notify cardholders 30 days before closing their accounts, the reason for the account closure, options to keep the account open, programs available to repay the balance, and the resulting impact on their credit score; **Pages H5031–33**

Perriello amendment (No. 14 printed in H. Rept. 111–92) that requires a 6-month period for a promotional rate for credit cards before the standard rate may be increased; **Pages H5033–34**

Schauer amendment (No. 15 printed in H. Rept. 111–92) that requires creditors to post their credit card written agreements on their websites, and requires the Board to compile and report those agreements on its website; **Pages H5034–35**

Teague amendment (No. 16 printed in H. Rept. 111–92) that restricts credit card issuers from making adverse reports to credit rating agencies regarding deployed military service members and disabled veterans during the first two years of their disability; **Pages H5035–36**

Schock amendment (No. 17 printed in H. Rept. 111–92) that allows consumers who have not activated an issued credit card within 45 days to contact the issuing institution to cancel the card and have it removed from their credit report entirely. If after 45 days the card has not been activated it is automatically removed from any such report; **Pages H5036–37**

Slaughter amendment (No. 3 printed in H. Rept. 111–92) that sets underwriting standards for students' credit cards, including limiting credit lines to the greater of 20 percent of a student's annual income or \$500, without a co-signer and requiring creditors to obtain a proof of income, income history, and credit history from college students before

approving credit applications (by a recorded vote of 276 ayes to 154 noes, Roll No. 225); and **Pages H5019–21, H5037–38**

Maloney amendment (No. 8 printed in H. Rept. 111–92) that requires credit cardholders to opt-into receiving over-the-limit protection on their credit card in order for a credit card company to charge an over-the-limit fee. Allows for transactions that go over the limit to be completed for operational reasons as long as they are of a de minimis amount, but the credit card company is not allowed to charge a fee (by a recorded vote of 284 ayes to 149 noes, Roll No. 226). **Pages H5025–26, H5038–39**

Rejected:

Hensarling amendment (No. 9 printed in H. Rept. 111–92) that would have allowed issuers to raise rates on existing balances if they provided consumers clear notification 90 days in advance, provided that the issuer has previously specified this ability to consumers in their contract and at least once every year thereafter and **Pages H5026–27**

Hensarling amendment (No. 10 printed in H. Rept. 111–92) that would have allowed creditors to use retroactive rate increases, universal default, and "double cycle billing" practices as long as they offer at least one card option that does not have those billing features to all of their existing customers. **Pages H5027–29**

Agreed that the Clerk be authorized to make technical and conforming changes to reflect the actions of the House. **Pages H5043–44**

H. Res. 379, the rule providing for further consideration of the bill, was agreed to by a yea-and-nay vote of 249 yeas to 175 nays, Roll No. 224, after agreeing to order the previous question without objection. **Pages H5003–12, H5012–13**

Commission to Study the Potential Creation of a National Museum of the American Latino—Appointment: Read a letter from Representative Boehner, Minority Leader, in which he appointed Mr. Nelson Albareda of Miami, Florida to the Commission to Study the Potential Creation of a National Museum of the American Latino. **Pages H5041–12**

Meeting Hour: Agreed that when the House adjourns today, it adjourn to meet at 12:30 p.m. on Monday, May 4th for morning hour debate. **Page H5043**

Quorum Calls—Votes: One yea-and-nay vote and four recorded votes developed during the proceedings of today and appear on pages H5012–13, H5037–38, H5038–39, H5040–41, and H5041. There were no quorum calls.

Adjournment: The House met at 10 a.m. and adjourned at 6:05 p.m.

Committee Meetings

MAJOR WEAPONS SYSTEM ACQUISITION REFORM

Committee on Armed Services: Held a hearing on reform of major weapons system acquisition and related legislative proposals. Testimony was heard from the following former officials of the Department of Defense: David Berteau, Principal Deputy Assistant Secretary, Production and Logistics; Rudy deLeon, Deputy Secretary; and David S.C. Chu; Under Secretary, Personnel and Readiness, and Director, Program Analysis and Evaluation; and Paul Francis, Director, Acquisitions and Sourcing Management, GAO.

SPACE SYSTEM ACQUISITIONS

Committee on Armed Services: Subcommittee on Strategic Force held a hearing on space system acquisitions and the industrial base. Testimony was heard from Joshua T. Hartman, Director, Space and Intelligence Capabilities Office, Senior Advisor to the Under Secretary for Acquisition, Technology and Logistics, Department of Defense; Cristina T. Chaplain, Director, Acquisition and Sourcing Management, GAO; and a public witness.

WORKPLACE HEALTH/SAFETY VIOLATION ENFORCEMENT

Committee on Education and Labor: Subcommittee on Workforce Protections held a hearing on Improving OSHA's Enhanced Enforcement Programs. Testimony was heard from the following officials of the Department of Labor: Jordan Barab, Acting Assistant Secretary, Occupational Safety and Health Administration; and Elliot Lewis, Assistant Inspector General, Audits; and public witnesses.

FEDERAL SWINE FLU RESPONSE

Committee on Energy and Commerce: Subcommittee on Health held a hearing entitled "Swine Flu Outbreak and the U.S. Federal Response." Testimony was heard from the following officials of the Department of Health and Human Services: RADM Anne Schuchat, M.D., Interim Deputy Director, Science and Public Health Program, Centers for Disease Control and Prevention; Joshua M. Sharfstein, M.D., Acting Commissioner, FDA; and RADM W. Craig Vanderwagen, M.D., USN, Assistant Secretary, Preparedness and Response.

COMBATING MARITIME PIRACY

Committee on Foreign Affairs: Subcommittee on International Organizations, Human Rights, and Oversight held a hearing on International Efforts to Combat Maritime Piracy. Testimony was heard from Stephen D. Mull, Senior Advisor to the Under Sec-

retary, Political Affairs, Department of State; and RADM William D. Baumgartner, USCG, Judge Advocate General and Chief Counsel, U.S. Coast Guard, Department of Homeland Security.

BRIEFING—COMBATING VIOLENCE -U.S.-MEXICO BORDER REGION

Committee on Homeland Security: Subcommittee on Border, Maritime, and Global Counterterrorism. Members received a briefing to provide an update on the Department of Homeland Security's efforts to combat violence in the U.S.-Mexico border region. They were briefed by Alan Bersin, Assistant Secretary, International Affairs and Special Representative for Border Affairs, Department of Homeland Security.

BRIEFING—INTEROPERABLE EMERGENCY COMMUNICATIONS

Committee on Homeland Security: Subcommittee on Emergency Communications, Preparedness and Response. Members received a briefing on the Department of Homeland Security's progress on the issue of interoperable emergency communications. They were briefed by the following officials of the Department of Homeland Security: Chris Essid, Director; and Taylor Heard, Deputy Director, both with Emergency Communications.

PATENT REFORM ACT OF 2009

Committee on the Judiciary: Hearing on H.R. 1260, Patent Reform Act of 2009. Testimony was heard from public witnesses.

SCIENCE'S REGULATORY REFORM ROLE

Committee on Science and Technology: Subcommittee on Investigations and Oversight held a hearing on the Role of Science in the Regulatory Reform. Testimony was heard from public witnesses.

MISCELLANEOUS MEASURES

Committee on Small Business: Subcommittee on Rural Development, Entrepreneurship and Trade approved for full Committee action the following bills: H.R. 1803, Veterans Business Center Act of 2009; H.R. 1807, Educating Entrepreneurs through Today's Technology Act; H.R. 1834, Native American Business Development Enhancement Act of 2009; H.R. 1838, To amend the Small Business Act to modify certain provisions relating to women's business centers; H.R. 1839, To amend the Small Business Act to improve SCORE, and for other purposes; H.R. 1842, Expanding Entrepreneurship Act of 2009; and H.R. 1845, Small Business Development Centers Modernization Act of 2009.