

## HR 1825

Consumer Debit Card Protection Act

**Congress:** 107 (2001–2003, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** May 14, 2001

**Current Status:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.

**Latest Action:** Referred to the Subcommittee on Financial Institutions and Consumer Credit. (May 29, 2001)

**Official Text:** <https://www.congress.gov/bill/107th-congress/house-bill/1825>

### Sponsor

**Name:** Rep. Barrett, Thomas M. [D-WI-5]

**Party:** Democratic • **State:** WI • **Chamber:** House

### Cosponsors (18 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Baldwin, Tammy [D-WI-2]	D · WI		May 23, 2001
Rep. Frank, Barney [D-MA-4]	D · MA		May 23, 2001
Rep. Hinchey, Maurice D. [D-NY-26]	D · NY		May 23, 2001
Rep. Hinojosa, Ruben [D-TX-15]	D · TX		May 23, 2001
Rep. Luther, Bill [D-MN-6]	D · MN		May 23, 2001
Rep. Tierney, John F. [D-MA-6]	D · MA		May 23, 2001
Rep. Baldacci, John Elias [D-ME-2]	D · ME		Jun 13, 2001
Rep. Carson, Julia [D-IN-10]	D · IN		Jun 13, 2001
Rep. Clay, Wm. Lacy [D-MO-1]	D · MO		Jun 13, 2001
Rep. Clement, Bob [D-TN-5]	D · TN		Jun 13, 2001
Rep. Houghton, Amo [R-NY-31]	R · NY		Jun 13, 2001
Rep. Lee, Barbara [D-CA-9]	D · CA		Jun 13, 2001
Rep. McHugh, John M. [R-NY-24]	R · NY		Jun 13, 2001
Rep. Waxman, Henry A. [D-CA-29]	D · CA		Jun 13, 2001
Rep. Roybal-Allard, Lucille [D-CA-33]	D · CA		Jun 28, 2001
Rep. Sabo, Martin Olav [D-MN-5]	D · MN		Jun 28, 2001
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Jun 28, 2001
Rep. Lowey, Nita M. [D-NY-18]	D · NY		Feb 7, 2002

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	May 29, 2001

## Subjects & Policy Tags

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### Policy Area:

Finance and Financial Sector

## Related Bills

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*No related bills are listed.*

## Summary (as of May 14, 2001)

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Consumer Debit Card Protection Act - Amends the Electronic Fund Transfer Act to mandate that any check card issued by a financial institution to a consumer bear the legend "Check Card" in prominent typeface and in a conspicuous place on the card's face.

Limits to \$50 any consumer liability for unauthorized electronic fund transfers where the relevant cards do not necessitate a unique identifier, such as a photograph, fingerprint, or retina scan. Conditions such liability upon timely notification to the consumer of liability for such transfers and of the advisability of prompt reporting of any loss, theft, or unauthorized use of a card code or other means of access.

Permits distribution to consumers of electronic fund transfer cards without unique identifiers only if certain validation requirements are met.

Mandates that any financial institution which issues consumer check cards maintain a 24-hour notification system which includes a toll-free telephone number at which personnel are continuously accessible to accept reports of theft, loss, or unauthorized use.

Prohibits consumer liability for fees for insufficient funds due to an unauthorized electronic fund transfer executed by the use of a card lacking a protective device to serve as a unique identifier of the rightful consumer. Requires prompt re-crediting of the consumer's account for any fee imposed before receipt of the consumer's notice of an unauthorized electronic fund transfer.

## Actions Timeline

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- **May 29, 2001:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **May 14, 2001:** Introduced in House
- **May 14, 2001:** Introduced in House
- **May 14, 2001:** Referred to the House Committee on Financial Services.