

Bill Fact Sheet – December 5, 2025 https://legilist.com Bill page: https://legilist.com/bill/107/hr/3175

### HR 3175

Late Fee Emergency Relief Act of 2001

Congress: 107 (2001–2003, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Oct 29, 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. (Nov 2, 2001)

Official Text: https://www.congress.gov/bill/107th-congress/house-bill/3175

### **Sponsor**

Name: Rep. Smith, Christopher H. [R-NJ-4]

Party: Republican • State: NJ • Chamber: House

## Cosponsors (35 total)

Cosponsor	Party / State	Role Date Joined
Rep. Grucci, Felix J., Jr. [R-NY-1]	$R \cdot NY$	Nov 1, 2001
Rep. Rahall, Nick J., II [D-WV-3]	D · WV	Nov 1, 2001
Rep. Roukema, Marge [R-NJ-5]	R · NJ	Nov 1, 2001
Rep. Gilman, Benjamin A. [R-NY-20]	$R \cdot NY$	Nov 6, 2001
Rep. Holt, Rush [D-NJ-12]	D · NJ	Nov 6, 2001
Rep. Menendez, Robert [D-NJ-13]	D · NJ	Nov 6, 2001
Rep. Frank, Barney [D-MA-4]	D · MA	Nov 8, 2001
Rep. Jones, Stephanie Tubbs [D-OH-11]	D · OH	Nov 8, 2001
Rep. Engel, Eliot L. [D-NY-17]	D · NY	Nov 13, 2001
Rep. English, Phil [R-PA-21]	R · PA	Nov 13, 2001
Rep. King, Peter T. [R-NY-3]	R · NY	Nov 13, 2001
Rep. Shuster, Bill [R-PA-9]	$R \cdot PA$	Nov 13, 2001
Rep. McDermott, Jim [D-WA-7]	D · WA	Nov 14, 2001
Rep. Saxton, Jim [R-NJ-3]	R · NJ	Nov 14, 2001
Rep. Bonior, David E. [D-MI-10]	D · MI	Nov 15, 2001
Rep. Doyle, Michael F. [D-PA-18]	D · PA	Nov 15, 2001
Rep. Lowey, Nita M. [D-NY-18]	D · NY	Nov 15, 2001
Rep. Mink, Patsy T. [D-HI-2]	D · HI	Nov 15, 2001
Rep. Rush, Bobby L. [D-IL-1]	D · IL	Nov 15, 2001
Rep. Weldon, Dave [R-FL-15]	R·FL	Nov 15, 2001
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC	Nov 16, 2001
Rep. Kildee, Dale E. [D-MI-9]	D · MI	Nov 27, 2001
Rep. McHugh, John M. [R-NY-24]	$R \cdot NY$	Nov 29, 2001
Rep. McKinney, Cynthia A. [D-GA-4]	D · GA	Nov 29, 2001
Rep. Brown, Sherrod [D-OH-13]	D · OH	Dec 4, 2001
Rep. Hastings, Alcee L. [D-FL-23]	D·FL	Dec 4, 2001
Rep. Tierney, John F. [D-MA-6]	D · MA	Dec 4, 2001
Rep. Rivers, Lynn N. [D-MI-13]	D · MI	Dec 5, 2001
Rep. Markey, Edward J. [D-MA-7]	$D\cdotMA$	Dec 6, 2001
Rep. Owens, Major R. [D-NY-11]	$D \cdot NY$	Dec 11, 2001
Rep. Waxman, Henry A. [D-CA-29]	D · CA	Dec 11, 2001
Rep. Woolsey, Lynn C. [D-CA-6]	D · CA	Dec 19, 2001
Rep. Fattah, Chaka [D-PA-2]	D · PA	Jan 23, 2002
Rep. Rothman, Steven R. [D-NJ-9]	D · NJ	Jan 23, 2002
Rep. Sensenbrenner, F. James, Jr. [R-WI-9]	$R \cdot WI$	Feb 27, 2002

# **Committee Activity**

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Nov 2, 2001



**Policy Area:** 

Finance and Financial Sector

### **Related Bills**

No related bills are listed.

Summary (as of Oct 29, 2001)

Late Fee Emergency Relief Act of 2001 - Amends the Truth in Lending Act to limit the late fee and annual percentage rate increase imposed upon a consumer credit obligation in the case of any consumer whose principal residence is located in a postal zip code designated by the Postmaster General as a biological, chemical, or radiological attack-related mail disruption area.

Requires the Postmaster General to: (1) designate such an area promptly for a 30-day period following any such mail disruption; and (2) disseminate monthly to specified agencies and publish in the Federal Register the postal zip codes designated as mail disruption areas.

### **Actions Timeline**

- Nov 2, 2001: Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- Oct 29, 2001: Introduced in House
- Oct 29, 2001: Introduced in House
- Oct 29, 2001: Referred to the House Committee on Financial Services.