

Bill Fact Sheet – December 5, 2025 https://legilist.com Bill page: https://legilist.com/bill/109/hr/2643

### HR 2643

Innocent Check Depositor Protection Act

Congress: 109 (2005–2007, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: May 25, 2005

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

Latest Action: Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Jun 3, 2005)

Official Text: https://www.congress.gov/bill/109th-congress/house-bill/2643

#### **Sponsor**

Name: Rep. Weiner, Anthony D. [D-NY-9]

Party: Democratic • State: NY • Chamber: House

## Cosponsors (31 total)

Cosponsors (or total)			
Cosponsor	Party / State	Role	Date Joined
Rep. Ackerman, Gary L. [D-NY-5]	D · NY		May 25, 2005
Rep. Berman, Howard L. [D-CA-28]	D · CA		May 25, 2005
Rep. Blumenauer, Earl [D-OR-3]	D · OR		May 25, 2005
Rep. Brady, Robert A. [D-PA-1]	D · PA		May 25, 2005
Rep. Conyers, John, Jr. [D-MI-14]	D · MI		May 25, 2005
Rep. Cummings, Elijah E. [D-MD-7]	$D\cdotMD$		May 25, 2005
Rep. DeFazio, Peter A. [D-OR-4]	D · OR		May 25, 2005
Rep. DeLauro, Rosa L. [D-CT-3]	D · CT		May 25, 2005
Rep. Engel, Eliot L. [D-NY-17]	$D \cdot NY$		May 25, 2005
Rep. Evans, Lane [D-IL-17]	D·IL		May 25, 2005
Rep. Grijalva, Raúl M. [D-AZ-7]	$D\cdotAZ$		May 25, 2005
Rep. Hastings, Alcee L. [D-FL-23]	$D\cdotFL$		May 25, 2005
Rep. Hinchey, Maurice D. [D-NY-22]	$D \cdot NY$		May 25, 2005
Rep. Jackson-Lee, Sheila [D-TX-18]	$D\cdotTX$		May 25, 2005
Rep. Jones, Stephanie Tubbs [D-OH-11]	$D\cdotOH$		May 25, 2005
Rep. Kilpatrick, Carolyn C. [D-MI-13]	$D\cdotMI$		May 25, 2005
Rep. Kucinich, Dennis J. [D-OH-10]	$D\cdotOH$		May 25, 2005
Rep. Lee, Barbara [D-CA-9]	D · CA		May 25, 2005
Rep. Maloney, Carolyn B. [D-NY-14]	$D \cdot NY$		May 25, 2005
Rep. McDermott, Jim [D-WA-7]	$D\cdotWA$		May 25, 2005
Rep. Miller, George [D-CA-7]	D · CA		May 25, 2005
Rep. Neal, Richard E. [D-MA-2]	$D\cdotMA$		May 25, 2005
Rep. Owens, Major R. [D-NY-11]	$D \cdot NY$		May 25, 2005
Rep. Payne, Donald M. [D-NJ-10]	D · NJ		May 25, 2005
Rep. Sanders, Bernard [I-VT-At Large]	I · VT		May 25, 2005
Rep. Schakowsky, Janice D. [D-IL-9]	D·IL		May 25, 2005
Rep. Stark, Fortney Pete [D-CA-13]	D · CA		May 25, 2005
Rep. Wasserman Schultz, Debbie [D-FL-20]	D · FL		May 25, 2005
Rep. Watson, Diane E. [D-CA-33]	D · CA		May 25, 2005
Rep. Waxman, Henry A. [D-CA-30]	D · CA		May 25, 2005
Rep. Wynn, Albert Russell [D-MD-4]	$D\cdotMD$		May 25, 2005

# **Committee Activity**

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Jun 3, 2005

## **Subjects & Policy Tags**

## Policy Area:

Finance and Financial Sector

#### **Related Bills**

No related bills are listed.

**Summary** (as of May 25, 2005)

Innocent Check Depositor Protection Act - Amends the Expedited Funds Availability Act to provide that, in the case of a check drawn on an account at an originating institution which is dishonored by that institution due to lack of sufficient funds, a receiving depository institution may not impose any fee on the depositor, in connection with such check, due to such dishonorment.

States that this Act shall not be construed as affecting any intervening depository institution or the costs of services it provides.

#### **Actions Timeline**

- Jun 3, 2005: Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- May 25, 2005: Introduced in House
- May 25, 2005: Introduced in House
- May 25, 2005: Referred to the House Committee on Financial Services.