

HR 3449

Consumer Overdraft Protection Fair Practices Act

Congress: 109 (2005–2007, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jul 27, 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. (Aug 24, 2005)

Official Text: <https://www.congress.gov/bill/109th-congress/house-bill/3449>

Sponsor

Name: Rep. Maloney, Carolyn B. [D-NY-14]

Party: Democratic • State: NY • Chamber: House

Cosponsors (14 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Frank, Barney [D-MA-4]	D · MA		Jul 27, 2005
Rep. Lee, Barbara [D-CA-9]	D · CA		Jul 27, 2005
Rep. Sanders, Bernard [I-VT-At Large]	I · VT		Jul 27, 2005
Rep. McCarthy, Carolyn [D-NY-4]	D · NY		Jul 28, 2005
Rep. Ackerman, Gary L. [D-NY-5]	D · NY		Oct 6, 2005
Rep. Pascrell, Bill, Jr. [D-NJ-8]	D · NJ		Oct 6, 2005
Rep. Cleaver, Emanuel [D-MO-5]	D · MO		Oct 7, 2005
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Oct 27, 2005
Rep. Case, Ed [D-HI-2]	D · HI		Dec 13, 2005
Rep. Snyder, Vic [D-AR-2]	D · AR		Dec 15, 2005
Rep. Gutierrez, Luis V. [D-IL-4]	D · IL		Feb 1, 2006
Rep. Grijalva, Raúl M. [D-AZ-7]	D · AZ		Feb 8, 2006
Rep. Andrews, Robert E. [D-NJ-1]	D · NJ		Mar 2, 2006
Rep. Carson, Julia [D-IN-7]	D · IN		Jun 22, 2006

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Aug 24, 2005

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

## Related Bills

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*No related bills are listed.*

## Summary (as of Jul 27, 2005)

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Consumer Overdraft Protection Fair Practices Act - Amends the Truth in Lending Act to set forth restrictions on: (1) overdraft protection programs or services for consumers; and (2) representations or statements with respect to such a program or service in any advertisement or promotion.

Amends the Electronic Fund Transfer Act and the Expedited Funds Availability Act to set forth restrictions on overdraft protection programs or services for consumers.

## Actions Timeline

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- **Aug 24, 2005:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Jul 27, 2005:** Introduced in House
- **Jul 27, 2005:** Introduced in House
- **Jul 27, 2005:** Referred to the House Committee on Financial Services.