Bill Fact Sheet – December 5, 2025 https://legilist.com Bill page: https://legilist.com/bill/110/hr/2974

HR 2974

Innocent Check Depositor Protection Act

Congress: 110 (2007–2009, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jul 10, 2007

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (Jul 10, 2007)

Official Text: https://www.congress.gov/bill/110th-congress/house-bill/2974

Sponsor

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

Party: Democratic • State: NY • Chamber: House

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jul 10, 2007

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Jul 10, 2007)

Innocent Check Depositor Protection Act - Amends the Expedited Funds Availability Act to prohibit a receiving depository institution from imposing check dishonorment fees upon a depositor if the check is drawn on an account at an originating institution which subsequently dishonors it for lack of sufficient funds.

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

Actions Timeline

- Jul 10, 2007: Introduced in House
- Jul 10, 2007: Referred to the House Committee on Financial Services.