

## HR 946

Consumer Overdraft Protection Fair Practices Act

**Congress:** 110 (2007–2009, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Feb 8, 2007

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

**Latest Action:** Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Apr 12, 2007)

**Official Text:** <https://www.congress.gov/bill/110th-congress/house-bill/946>

### Sponsor

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

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

## Cosponsors (31 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Carson, Julia [D-IN-7]	D · IN		Feb 8, 2007
Rep. Frank, Barney [D-MA-4]	D · MA		Feb 8, 2007
Rep. Lee, Barbara [D-CA-9]	D · CA		Jun 20, 2007
Rep. Johnson, Eddie Bernice [D-TX-30]	D · TX		Jul 11, 2007
Rep. Capuano, Michael E. [D-MA-8]	D · MA		Jul 17, 2007
Rep. Davis, Danny K. [D-IL-7]	D · IL		Jul 17, 2007
Rep. Grijalva, Raúl M. [D-AZ-7]	D · AZ		Jul 17, 2007
Rep. Doggett, Lloyd [D-TX-25]	D · TX		Jul 18, 2007
Rep. Ellison, Keith [D-MN-5]	D · MN		Jul 18, 2007
Rep. Lofgren, Zoe [D-CA-16]	D · CA		Jul 23, 2007
Rep. Hirono, Mazie K. [D-HI-2]	D · HI		Aug 1, 2007
Rep. Serrano, Jose E. [D-NY-16]	D · NY		Aug 1, 2007
Rep. Abercrombie, Neil [D-HI-1]	D · HI		Sep 4, 2007
Rep. Gutierrez, Luis V. [D-IL-4]	D · IL		Sep 20, 2007
Rep. Honda, Michael M. [D-CA-15]	D · CA		Sep 20, 2007
Rep. Jackson-Lee, Sheila [D-TX-18]	D · TX		Sep 20, 2007
Rep. Lynch, Stephen F. [D-MA-9]	D · MA		Sep 20, 2007
Rep. Young, Don [R-AK-At Large]	R · AK		Sep 20, 2007
Rep. Cleaver, Emanuel [D-MO-5]	D · MO		Sep 24, 2007
Rep. Meeks, Gregory W. [D-NY-6]	D · NY		Sep 24, 2007
Rep. Miller, Brad [D-NC-13]	D · NC		Sep 25, 2007
Rep. Ryan, Tim [D-OH-17]	D · OH		Sep 25, 2007
Rep. Tierney, John F. [D-MA-6]	D · MA		Sep 25, 2007
Rep. Waters, Maxine [D-CA-35]	D · CA		Sep 26, 2007
Rep. Filner, Bob [D-CA-51]	D · CA		Oct 18, 2007
Rep. Lowey, Nita M. [D-NY-18]	D · NY		Oct 18, 2007
Rep. Cohen, Steve [D-TN-9]	D · TN		Jan 29, 2008
Rep. McDermott, Jim [D-WA-7]	D · WA		Feb 14, 2008
Rep. Waxman, Henry A. [D-CA-30]	D · CA		Apr 30, 2008
Rep. Allen, Thomas H. [D-ME-1]	D · ME		Sep 10, 2008
Rep. Hare, Phil [D-IL-17]	D · IL		Sep 10, 2008

## Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Apr 12, 2007

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

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No related bills are listed.

## Summary (as of Feb 8, 2007)

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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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- **Apr 12, 2007:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Feb 9, 2007:** Sponsor introductory remarks on measure. (CR 2/12/2007 E306)
- **Feb 8, 2007:** Introduced in House
- **Feb 8, 2007:** Referred to the House Committee on Financial Services.