

## S 1595

Deceptive Loan Check Elimination Act

**Congress:** 111 (2009–2011, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Aug 6, 2009

**Current Status:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

**Latest Action:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Aug 6, 2009)

**Official Text:** <https://www.congress.gov/bill/111th-congress/senate-bill/1595>

### Sponsor

**Name:** Sen. Merkley, Jeff [D-OR]

**Party:** Democratic • **State:** OR • **Chamber:** Senate

### Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Franken, Al [D-MN]	D · MN		Sep 9, 2009
Sen. Whitehouse, Sheldon [D-RI]	D · RI		Oct 5, 2009

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Aug 6, 2009

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

*No related bills are listed.*

## Summary (as of Aug 6, 2009)

---

Deceptive Loan Check Elimination Act - Amends the Truth in Lending Act (TILA) to prohibit a person from extending any consumer credit through the use by the consumer of a check or other negotiable instrument sent by the creditor to solicit an extension of consumer credit, unless the consumer has requested it in writing.

States that a nonnegotiable instrument that has the appearance of a negotiable instrument in connection with a solicitation for an extension of credit is not an application or request for purposes of this Act.

Shields a consumer from liability for: (1) the principal amount of a negotiable instrument sent in violation of this Act; or (2) any interest, fee, or penalty charged in connection with such negotiable instrument.

Prohibits any information relating to the liability of a consumer alleged by a creditor to have been established through a negotiable instrument sent in violation of this Act from being either reported to or received by any consumer reporting agency, or from being included in any consumer report.

## Actions Timeline

---

- **Aug 6, 2009:** Introduced in Senate
- **Aug 6, 2009:** Sponsor introductory remarks on measure. (CR S9004)
- **Aug 6, 2009:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

# LegiList

CONGRESS, MADE CLEAR.

## Search Every Federal Bill, Law, and Vote

LegiList is the fastest way to research Congress. Track any bill from introduction to enactment, see how every legislator voted, follow committee activity, and read the full text of every bill — all in one place, always up to date.

[legiList.com](https://legiList.com)

## Free Course: Learn How Congress Actually Works

LegiList Learn is a free, self-paced course that walks through the entire legislative process — from drafting a bill to a presidential signature. Seven modules, plain language, no politics. Earn a certificate when you finish.

[legiList.com/learn](https://legiList.com/learn)

## Developer API: Build Apps on Legislative Data

The LegiList API gives developers direct access to bills, votes, legislators, committees, and more. Start free with 1,000 requests per day — no credit card required. Upgrade to Pro when you need to scale.

[legiList.com/api](https://legiList.com/api)

Public data belongs to the public. — [legiList.com](https://legiList.com)