

## S 255

Empowering States' Right To Protect Consumers Act of 2009

**Congress:** 111 (2009–2011, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Jan 15, 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. (Jan 15, 2009)

**Official Text:** <https://www.congress.gov/bill/111th-congress/senate-bill/255>

### Sponsor

**Name:** Sen. Whitehouse, Sheldon [D-RI]

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

### Cosponsors (4 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Durbin, Richard J. [D-IL]	D · IL		Jan 15, 2009
Sen. Sanders, Bernard [I-VT]	I · VT		May 11, 2009
Sen. Merkley, Jeff [D-OR]	D · OR		May 21, 2009
Sen. Levin, Carl [D-MI]	D · MI		Jun 4, 2009

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Jan 15, 2009

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

*No related bills are listed.*

### Summary (as of Jan 15, 2009)

Empowering States' Right To Protect Consumers Act of 2009 - Amends the Truth In Lending Act to limit the annual percentage rate (APR) applicable to any consumer credit transaction (other than a residential mortgage transaction), including any associated fees, to the maximum rate permitted by the laws of the state in which the consumer resides.

### Actions Timeline

- **Jan 15, 2009:** Introduced in Senate
- **Jan 15, 2009:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.