

S 3549

A bill to amend the effective date of the gift card provisions of the Credit Card Accountability Responsibility and Disclosure Act of 2009.

Congress: 111 (2009–2011, Ended)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Jun 29, 2010

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. (Jun 29, 2010)

Official Text: <https://www.congress.gov/bill/111th-congress/senate-bill/3549>

Sponsor

Name: Sen. Tester, Jon [D-MT]

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

Cosponsors (7 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Bayh, Evan [D-IN]	D · IN		Jun 29, 2010
Sen. Bennett, Robert F. [R-UT]	R · UT		Jun 29, 2010
Sen. Vitter, David [R-LA]	R · LA		Jun 29, 2010
Sen. Carper, Thomas R. [D-DE]	D · DE		Jun 30, 2010
Sen. Gillibrand, Kirsten E. [D-NY]	D · NY		Jun 30, 2010
Sen. Hagan, Kay R. [D-NC]	D · NC		Jun 30, 2010
Sen. Crapo, Mike [R-ID]	R · ID		Jul 12, 2010

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Jun 29, 2010

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
111 HR 5502	Identical bill	Jul 27, 2010: Became Public Law No: 111-209.

Summary (as of Jun 29, 2010)

Amends the Credit Card Accountability Responsibility and Disclosure Act of 2009 to state that, in the case of a gift certificate, store gift card, or general-use prepaid card produced before April 1, 2010, the effective date of the certain disclosure requirements under the Electronic Funds Transfer Act pertaining to fees shall be delayed until January 31, 2011.

Requires the issuer of such a certificate or card, as a condition of such delayed effective date, to: (1) comply with a specified prohibition against and certain requirements for the imposition of any dormancy, inactivity, or service fees; (2) consider any such certificate or card for which funds expire to have no expiration date with respect to the underlying funds; (3) replace, at consumer request, any such certificate or card that has funds remaining at no cost to the consumer; and (4) comply with certain consumer rights disclosure requirements.

Actions Timeline

- **Jun 29, 2010:** Introduced in Senate
- **Jun 29, 2010:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

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