

## S 1829

### Empowering States' Rights To Protect Consumers Act

**Congress:** 112 (2011–2013, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Nov 8, 2011

**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. (Nov 8, 2011)

**Official Text:** <https://www.congress.gov/bill/112th-congress/senate-bill/1829>

### Sponsor

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

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

### Cosponsors (8 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Begich, Mark [D-AK]	D · AK		Nov 8, 2011
Sen. Durbin, Richard J. [D-IL]	D · IL		Nov 8, 2011
Sen. Franken, Al [D-MN]	D · MN		Nov 8, 2011
Sen. Levin, Carl [D-MI]	D · MI		Nov 8, 2011
Sen. Merkley, Jeff [D-OR]	D · OR		Nov 8, 2011
Sen. Reed, Jack [D-RI]	D · RI		Nov 8, 2011
Sen. Sanders, Bernard [I-VT]	I · VT		Nov 8, 2011
Sen. Brown, Sherrod [D-OH]	D · OH		Nov 9, 2011

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Nov 8, 2011

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

*No related bills are listed.*

### Summary (as of Nov 8, 2011)

Empowering States' Rights To Protect Consumers Act - 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

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- **Nov 8, 2011:** Introduced in Senate
- **Nov 8, 2011:** Sponsor introductory remarks on measure. (CR S7193-7194)
- **Nov 8, 2011:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.