

## HR 3190

To amend the Federal Deposit Insurance Act to prohibit insured depository institutions from charging consumers fees for the use of debit cards.

**Congress:** 112 (2011–2013, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Oct 13, 2011

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

**Latest Action:** Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Oct 21, 2011)

**Official Text:** <https://www.congress.gov/bill/112th-congress/house-bill/3190>

### Sponsor

**Name:** Rep. Cicilline, David N. [D-RI-1]

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

### Cosponsors

*No cosponsors are listed for this bill.*

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Oct 21, 2011

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

*No related bills are listed.*

### Summary (as of Oct 13, 2011)

Amends the Federal Deposit Insurance Act to prohibit an insured depository institution from charging a fee to any consumer for receiving or using a debit card.

Subjects violators of such prohibition to civil liability for: (1) actual damages sustained by the consumer of between \$100 and \$1,000, (2) such punitive damages as the court may allow, and (3) the costs of a successful action together with reasonable attorney's fees to enforce liability.

### Actions Timeline

- **Oct 21, 2011:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Oct 13, 2011:** Introduced in House
- **Oct 13, 2011:** Referred to the House Committee on Financial Services.