

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.