

## S 1229

### Empowering States' Rights To Protect Consumers Act of 2013

**Congress:** 113 (2013–2015, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Jun 26, 2013

**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 26, 2013)

**Official Text:** <https://www.congress.gov/bill/113th-congress/senate-bill/1229>

## Sponsor

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

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

## Cosponsors (5 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Warren, Elizabeth [D-MA]	D · MA		Jun 26, 2013
Sen. Levin, Carl [D-MI]	D · MI		Jun 27, 2013
Sen. Reed, Jack [D-RI]	D · RI		Jun 27, 2013
Sen. Sanders, Bernard [I-VT]	I · VT		Jun 27, 2013
Sen. Merkley, Jeff [D-OR]	D · OR		Jul 9, 2013

## Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Jun 26, 2013

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

Bill	Relationship	Last Action
113 HR 4183	Related bill	Mar 6, 2014: Referred to the House Committee on Financial Services.

## Summary (as of Jun 26, 2013)

Empowering States' Rights To Protect Consumers Act of 2013 - 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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- **Jun 26, 2013:** Introduced in Senate
- **Jun 26, 2013:** Sponsor introductory remarks on measure. (CR S5268-5269)
- **Jun 26, 2013:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.