

HR 3299

Protecting Consumers' Access to Credit Act of 2017

Congress: 115 (2017–2019, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jul 19, 2017

Current Status: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs

Latest Action: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Feb 15, 2018)

Official Text: <https://www.congress.gov/bill/115th-congress/house-bill/3299>

Sponsor

Name: Rep. McHenry, Patrick T. [R-NC-10]

Party: Republican • **State:** NC • **Chamber:** House

Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Meeks, Gregory W. [D-NY-5]	D · NY		Jul 19, 2017
Rep. Moore, Gwen [D-WI-4]	D · WI		Oct 31, 2017
Rep. Hollingsworth, Trey [R-IN-9]	R · IN		Nov 16, 2017

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Feb 15, 2018
Financial Services Committee	House	Reported By	Jan 30, 2018

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
115 HRES 736	Related bill	Feb 14, 2018: Motion to reconsider laid on the table Agreed to without objection.
115 S 1642	Related bill	Jul 27, 2017: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

(This measure has not been amended since it was introduced. The expanded summary of the House reported version is repeated here.)

Protecting Consumers' Access to Credit Act of 2017

(Sec. 3) This bill amends the Revised Statutes, the Home Owners' Loan Act, the Federal Credit Union Act, and the Federal Deposit Insurance Act to state that bank loans that are valid when made as to their maximum rate of interest in accordance with federal law shall remain valid with respect to that rate regardless of whether a bank has subsequently sold or assigned the loan to a third party.

Actions Timeline

- **Feb 15, 2018:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **Feb 14, 2018:** Considered under the provisions of rule H. Res. 736. (consideration: CR H1147-1155)
- **Feb 14, 2018:** Provides for consideration of H.R. 620 and H.R. 3978 under structured rules and H.R. 3299 under a closed rule. Each bill shall be debatable for one hour. The resolution provides for proceedings during the period of February 16, 2018 through February 23, 2018.
- **Feb 14, 2018:** DEBATE - The House proceeded with one hour of debate on H.R. 3299.
- **Feb 14, 2018:** The previous question was ordered pursuant to the rule.
- **Feb 14, 2018:** POSTPONED PROCEEDINGS - At the conclusion of debate on H.R. 3299, the Chair put the question on passage of the bill, and by voice vote announced the ayes had prevailed. Mr. Hensarling demanded the yeas and nays, and the Chair postponed further proceedings on the question of passage until later in the legislative day.
- **Feb 14, 2018:** Considered as unfinished business. (consideration: CR H1169)
- **Feb 14, 2018:** Passed/agreed to in House: On passage Passed by the Yeas and Nays: 245 - 171 (Roll no. 78).(text: CR H1148)
- **Feb 14, 2018:** On passage Passed by the Yeas and Nays: 245 - 171 (Roll no. 78). (text: CR H1148)
- **Feb 14, 2018:** Motion to reconsider laid on the table Agreed to without objection.
- **Feb 13, 2018:** Rules Committee Resolution H. Res. 736 Reported to House. Provides for consideration of H.R. 620 and H.R. 3978 under structured rules and H.R. 3299 under a closed rule. Each bill shall be debatable for one hour. The resolution provides for proceedings during the period of February 16, 2018 through February 23, 2018.
- **Jan 30, 2018:** Reported by the Committee on Financial Services. H. Rept. 115-538.
- **Jan 30, 2018:** Placed on the Union Calendar, Calendar No. 402.
- **Nov 15, 2017:** Committee Consideration and Mark-up Session Held.
- **Nov 15, 2017:** Ordered to be Reported by the Yeas and Nays: 42 - 17.
- **Jul 19, 2017:** Introduced in House
- **Jul 19, 2017:** Referred to the House Committee on Financial Services.

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