

**AMENDMENT TO H.R. 3639, AS REPORTED  
OFFERED BY MR. HILL OF INDIANA**

P 7, after line 18, insert the following new section:

1 **SEC. 4. LIMIT ON CERTAIN FEES.**

2 Section 127 of the Truth in Lending Act ( U.S.C.  
3 1637) is amended by inserting after subsection (r) (as  
4 added by the Credit CARD Act of 2009) the following new  
5 subsection:

6 “(s) **LIMITATION ON INCREASES IN MINIMUM PERI-**  
7 **ODIC PAYMENT AMOUNTS.**—In the case of any credit card  
8 account under an open end consumer credit plan on which  
9 the consumer has paid at least the minimum monthly pay-  
10 ment due on such account on time for each billing period  
11 during the preceding year, the creditor with respect to  
12 such account may not change the minimum monthly pay-  
13 ment amount for such account as determined under the  
14 terms of the account agreement as in effect at the begin-  
15 ning of such year.”.

