

**AMENDMENT TO H.R. 3639, AS REPORTED
OFFERED BY MR. HOLT OF NEW JERSEY**

Page 5, line 16, insert "any creditor which does not implement any change to any term or condition with respect to existing consumer credit card accounts that is detrimental to any consumer at any time on or after May 20, 2009; and any creditor, with respect to such accounts, which did implement any such change during such period, but fully reverses the change in such terms and conditions, and, in the case of each such creditor, does not implement or reimplement such changes after May 20, 2009, and until the effective date of any provision of Public Law 111-24 governing such changes, and except as would be permitted by such provision as of its effective date," after "Act of 2009,".

