

**AMENDMENT TO H.R. 3639, AS REPORTED
OFFERED BY MRS. MCCARTHY OF NEW YORK
AND MS. MARKEY OF COLORADO**

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

1 **SEC. 4. MORATORIUM ON INCREASES IN RATES AND FEES**
2 **AND CHANGES IN TERMS TO THE DETRIMENT**
3 **OF THE CONSUMER.**

4 Notwithstanding any other provision of this Act or
5 any amendment made by this Act, subsection (b) of section
6 164 of the Truth in Lending Act (as added by section
7 104(4) of the Credit Card Accountability Responsibility
8 and Disclosure Act of 2009 (Public Law 111-24)) shall
9 not take effect until February 22, 2010 for any creditor
10 with respect to an existing credit card account under an
11 open end credit plan, or such a plan issued on or after
12 the date of enactment, as long as the creditor does not—

13 (1) increase any annual percentage rate, fee, or
14 finance charge applicable to any existing or future
15 balance, except as permitted under subsection
16 171(b) of the Truth in Lending Act (as added by
17 Public Law 111-24); or

1 (2) change the terms to the detriment of a con-
2 sumer, including terms governing the repayment of
3 any outstanding balance, except as provided in sec-
4 tion 171(c) of the Truth in Lending Act (as added
5 by Public Law 111-24).

