

AMENDMENT TO H.R. 4173
OFFERED BY MR. HILL OF INDIANA

Page 1279, after line 9, insert the following:

1 **TITLE VII—LIMIT ON CERTAIN**
2 **FEES**

3 **SEC. 9001. LIMITATION ON INCREASES IN MINIMUM PERI-**
4 **ODIC PAYMENT AMOUNTS.**

5 Section 127 of the Truth in Lending Act (15 U.S.C.
6 1637) is amended by inserting after subsection (r) (as
7 added by the Credit CARD Act of 2009) the following new
8 section:

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

