

**PART A - TEXT OF AMENDMENT IN PART A TO BE CONSIDERED
AS ADOPTED**

AMENDMENT TO H.R. 3639, AS REPORTED
OFFERED BY M. _____

Page 5, strike line 6 and all that follows through line 17 and insert the following new section:

1 **SEC. 2. EARLIER EFFECTIVE DATE FOR CREDIT CARD PRO-**
2 **VISIONS OF THE CREDIT CARD ACT OF 2009.**

3 Section 3 of the Credit Card Accountability Responsi-
4 bility and Disclosure Act of 2009 (15 U.S.C. 1602 nt.)
5 is amended—

6 (1) by striking “This Act” and inserting “(a)
7 IN GENERAL.—This Act”; and

8 (2) by adding at the end the following new sub-
9 sections:

10 “(b) CERTAIN CREDIT CARD PROVISIONS.—Except
11 as otherwise specifically provided in this Act, titles I, II,
12 and III, and the amendments made by such titles, shall
13 take effect on December 1, 2009.

14 “(c) CERTAIN CREDIT CARD ISSUERS.—Except as
15 otherwise specifically provided in this Act and notwith-
16 standing subsection (b), the effective date established
17 under subsection (a) shall apply with respect to the appli-
18 cation of titles I, II, and III, and the amendments made
19 by such titles, to any credit card issuer which is a deposi-

1 tory institution (as defined in section 19(b)(1)(A) of the
2 Federal Reserve Act) with fewer than 2,000,000 credit
3 cards in circulation as of the date of the enactment of this
4 Act.”.

