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### H. R. 13796

Florence P. Dwyer

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90TH CONGRESS  
1ST SESSION

# H. R. 13796

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## IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 1, 1967

Mrs. DWYER introduced the following bill; which was referred to the Committee on Banking and Currency

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### A BILL

To prohibit federally insured banks from making unsolicited commitments to extend credit, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 SECTION 1. The Federal Deposit Insurance Act is  
4 amended by adding the following new section at the end:

5 "SEC. 22. (a) No insured bank may issue any credit  
6 card unless—

7 " (1) the person to whom the card is issued has  
8 requested that it be issued to him; and

9 " (2) the amount of credit which may be outstand-  
10 ing at any time as a result of transactions involving the  
11 card is limited to a maximum dollar amount specified in



1 a written agreement between the issuing bank and the  
2 person to whom the card is issued.”

H. R. 13796

90<sup>TH</sup> CONGRESS  
1<sup>ST</sup> SESSION

**H. R. 13796**

**A BILL**

To prohibit federally insured banks from making unsolicited commitments to extend credit, and for other purposes.

By Mrs. Dwyer

NOVEMBER 1, 1967

Referred to the Committee on Banking and Currency

BILL