

**AMENDMENT TO H.R. 3639, THE  
“EXPEDITED CARD REFORM FOR CONSUMERS ACT OF 2009”**

**OFFERED BY MR. SHERMAN OF CALIFORNIA  
AND MS. CAPITO OF WEST VIRGINIA**

Purpose: To exempt small credit card issuers from the provisions of H.R. 3639.

Viz:

On page 2, line 7, after the comma insert the following, "except that for a depository institution, as defined in Section 19(b)(1)(A) of the Monetary Control Act of 1980 [12 U.S.C. 461(b)(1)(A)], with fewer than 2 million credit cards in circulation on the date of enactment of this Act, the effective date shall be February 22, 2010."

On page 2, line 17, after the comma insert the following, "except that for a depository institution, as defined in Section 19(b)(1)(A) of the Monetary Control Act of 1980 [12 U.S.C. 461(b)(1)(A)], with fewer than 2 million credit cards in circulation on the date of enactment of this Act, the effective date shall be February 22, 2010."

On page 2, line 20, after "2009" insert the following, ", except that for a depository institution, as defined in Section 19(b)(1)(A) of the Monetary Control Act of 1980 [12 U.S.C. 461(b)(1)(A)], with fewer than 2 million credit cards in circulation on the date of enactment of this Act, the effective date shall be August 22, 2010."

On page 3, line 3, after the comma insert the following, "except that for a depository institution, as defined in Section 19(b)(1)(A) of the Monetary Control Act of 1980 [12 U.S.C. 461(b)(1)(A)], with fewer than 2 million credit cards in circulation on the date of enactment of this Act, the effective date shall be February 22, 2010."

On page 3, line 6, after "2009" insert the following, ", except that for a depository institution, as defined in Section 19(b)(1)(A) of the Monetary Control Act of 1980 [12 U.S.C. 461(b)(1)(A)], with fewer than 2 million credit cards in circulation on the date of enactment of this Act, the effective date shall be August 22, 2010."