

AMENDMENT TO H.R. 627, AS REPORTED
OFFERED BY MS. CASTOR OF FLORIDA

Insert after section 8 the following new section (and
redesignate succeeding sections accordingly):

1 **SEC. 9. IN-PERSON VERBAL CREDIT CARD SOLICITATIONS.**

2 Section 127(c) of the Truth in Lending Act (as
3 amended by section 7) is amended by adding at the end
4 the following new paragraph:

5 “(9) IN-PERSON VERBAL CREDIT CARD SOLICI-
6 TATIONS.—

7 “(A) IN GENERAL.—Any solicitation to
8 open a credit card account for any person under
9 an open end consumer credit plan that is made
10 verbally by any person to a consumer in the
11 presence of such consumer shall include a
12 verbal description of all the information re-
13 quired to be disclosed under paragraph (1) and
14 an offer to provide a written disclosure of such
15 information to the consumer within 30 days
16 after such solicitation.

17 “(B) WRITTEN DISCLOSURE.—Any con-
18 sumer who accepts an offer under subparagraph
19 (A) to receive the written disclosure referred to

1 in such subparagraph in connection with a so-
2 licitation for a credit card shall be provided
3 such disclosure by the creditor on whose behalf
4 such solicitation was made within 30 days after
5 the solicitation.”.

