REV #48

AMENDMENT TO H.R. 627, AS REPORTED
OFFERED BY MR. SCHOCK OF ILLINOIS

In the subsection heading for section 3(d), strike "BEFORE" and insert "AFTER".

In the subsection heading of subsection (h) of section 127B of the Truth in Lending Act (as added by section 3(d)), strike "BEFORE" and insert "AFTER".

In paragraph (1) of section 127B(h) of the Truth in Lending Act (as added by section 3(d))—

(1) strike "may not furnish any information to" and insert "shall remove any information furnished to"; and

(2) strike "until the credit card has been used or activated by the consumer"and insert "if the consumer has not used or activated the account and the consumer contacts the creditor within 45 days of the establishment of the account to close the account".