

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

# H. R. 1169

To amend the Truth in Lending Act to prohibit issuers of credit cards from limiting the ability of Federal, State, and local government agencies to impose fees for honoring credit cards, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

MARCH 8, 1995

Mr. MORAN introduced the following bill; which was referred to the Committee on Banking and Financial Services

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## A BILL

To amend the Truth in Lending Act to prohibit issuers of credit cards from limiting the ability of Federal, State, and local government agencies to impose fees for honoring credit cards, 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. ACCEPTANCE OF CREDIT CARDS BY GOVERN-**  
4       **MENTAL AGENCIES.**

5       (a) IN GENERAL.—Chapter 2 of the Truth in Lend-  
6       ing Act (15 U.S.C. 1631 et seq.) is amended by adding  
7       at the end the following:

1 **“§ 138. Acceptance of credit cards by governmental**  
2 **agencies**

3 “(a) PROHIBITION ON LIMITING ABILITY TO IMPOSE  
4 FEES.—A card issuer shall not prohibit or otherwise limit  
5 the ability of Federal, State, or local governmental agen-  
6 cies to impose on the user of a credit card issued by the  
7 card issuer a fee for honoring the credit card.

8 “(b) LIMITATION ON AMOUNT OF FEES.—A Federal,  
9 State, or local governmental agency shall not impose, for  
10 the use of a credit card to make a payment to the agency,  
11 any fee that is in excess of any amount that the agency  
12 is required to pay for that use to the card issuer.

13 “(c) LIMITATION ON PAYMENTS FOR WHICH FEE  
14 MAY BE IMPOSED.—A Federal, State, or local govern-  
15 mental agency shall not impose a fee for the use of a credit  
16 card to make a payment to the agency, other than a pay-  
17 ment of—

18 “(1) a tax;

19 “(2) a fine or other criminal or civil penalty;

20 “(3) a motor vehicle or other registration fee;

21 or

22 “(4) a fee charged for the performance of any  
23 other inherently governmental function.”.

1           (b) CLERICAL AMENDMENT.—The table of sections  
2 at the beginning of that chapter is amended by adding  
3 at the end the following:

“138. Acceptance of credit cards by governmental agencies.”.

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