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Amendment to H.R. 1375, As Reported

Offered by Mr. Weiner of New York

Page 67, after line 13, insert the following new section (and conform the table of contents accordingly):

1 **SEC. 410. CERTAIN CHECK DISHONORMENT FEES PROHIB-**
2 **ITED.**

3 (a) IN GENERAL.—Section 607 of the Expedited
4 Funds Availability Act (12 U.S.C. 4006) (relating to mis-
5 cellaneous provisions) is amended by adding at the end
6 the following new subsection:

7 “(f) FEES ON DISHONORED CHECKS.—

8 “(1) RECEIVING DEPOSITORY INSTITUTION.—In
9 the case of a check drawn on an account at an origi-
10 nating institution which is dishonored by the origi-
11 nating institution due to the lack of sufficient funds
12 in such account to pay the check, a receiving depository
13 institution may not impose any fee on the de-
14 positor, in connection with such check, due to such
15 dishonorment.

16 “(2) RULE OF CONSTRUCTION.—No provision
17 of this section shall be construed as affecting any in-



1 intervening depository institution or the costs of the
2 services provided by such depository institution.”.

3 (b) EFFECTIVE DATE.—The amendment made by
4 this section shall apply after the end of the 180-day period
5 beginning on the date of the enactment of this Act.

