**111th Congress (2009-2010) - Archive**

**Arbitration**
- [Letter](#) supporting H.R. 1020, Arbitration Fairness Act, July 26, 2010

**Bank Accounts**
- Comments on the Treasury Department’s proposal to [mandate all electronic deposits by 2013](#), August 16, 2010
- Letter in Support of [Freedom and Mobility in Consumer Banking Act](#) (Miller), July 27, 2010

**Bankruptcy**
- [Letter](#) supporting Helping Families Save Their Homes in Bankruptcy Act, H.R. 200/H.R. 1106 (Conyers), March 4, 2009

**Credit Cards**
- [Letter](#) in support of Maloney Credit Cardholders Bill of Rights, Jan. 12, 2009

**Foreclosure**
- Foreclosure Rescue Fraud Act, S. 116/H.R. 1213: [Testimony](#): Legislative Solutions for Preventing Loan Modification and Foreclosure Rescue Fraud, May 6, 2009

**Medical Debt**
- [Letter](#) supporting the Medical Debt Relief Act of 2009, H.R. 3421 (Kilroy), July 26, 2010

**Overdraft Loans**
- [Letters](#) in support of H.R. 3904, the Overdraft Protection Act of 2009 and [S. 1799](#), the Fairness and Accountability in Receiving (FAIR) Overdraft Coverage Act of 2009
- NCLC [Comments](#) to the Federal Reserve Re: Regulation Overdraft Loans under Regulation E, Mar. 30, 2009

**Payday Lending**
- Support [letter](#) for S. 582, Interest Rate Reduction Act, Mar. 27, 2009
- [Letter](#) opposing payday loan bill, H.R. 1214 (Gutierrez), Mar. 23, 2009

**Prepaid Cards**
- [Letter](#) Supporting Benefit Card Fairness Act, H.R. 4552, May 2, 2010

**Regulatory Reform and Preemption**
- Wall Street Reform and Consumer Protection Act of 2009 (H.R. 4173)
- Coalition [Letter](#) Supporting Independent CFPA, Feb. 19, 2010
- Consumer [Statement](#) in Support of President’s Proposed Consumer Financial Protection
Agency, June 17, 2009

Usury

- Letter opposing preemption of Arkansas usury rate, May 18, 2009
- Consumer groups’ Letter in support of S. 500 (Durbin) and H.R. 1608 (Speier) establishing 36% national usury cap for all credit, March 2, 2009
- Sample Letter for state groups to support S. 500