

The SPEAKER pro tempore. This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 409, nays 5, not voting 18, as follows:

[Roll No. 844]
YEAS—409

Abercrombie	Dahlkemper	Jackson-Lee
Ackerman	Davis (AL)	(TX)
Aderholt	Davis (CA)	Jenkins
Adler (NJ)	Davis (IL)	Johnson (GA)
Akin	Davis (KY)	Johnson (IL)
Alexander	DeFazio	Johnson, E. B.
Altmire	DeGette	Johnson, Sam
Andrews	Delahunt	Jones
Arcuri	DeLauro	Jordan (OH)
Austria	Dent	Kagen
Baca	Diaz-Balart, L.	Kaptur
Bachmann	Diaz-Balart, M.	Kennedy
Bachus	Dicks	Kildee
Baird	Dingell	Kilpatrick (MI)
Baldwin	Doggett	Kilroy
Barrow	Donnelly (IN)	Kind
Bartlett	Doyle	King (IA)
Barton (TX)	Dreier	King (NY)
Bean	Driehaus	Kingston
Becerra	Duncan	Kirk
Berkley	Edwards (MD)	Kirkpatrick (AZ)
Berman	Edwards (TX)	Kissell
Berry	Ehlers	Klein (FL)
Biggert	Ellison	Kline (MN)
Bilbray	Ellsworth	Kosmas
Bilirakis	Emerson	Kratovil
Bishop (GA)	Engel	Kucinich
Bishop (NY)	Eshoo	Lamborn
Blackburn	Etheridge	Lance
Blumenauer	Fallin	Langevin
Blunt	Farr	Larsen (WA)
Bocchieri	Fattah	Larson (CT)
Bonner	Filmer	Latham
Bono Mack	Flake	LaTourette
Boozman	Fleming	Latta
Boren	Forbes	Lee (CA)
Boswell	Fortenberry	Lee (NY)
Boucher	Foster	Levin
Boustany	Fox	Lewis (CA)
Boyd	Frank (MA)	Lewis (GA)
Brady (PA)	Frelinghuysen	Linder
Brady (TX)	Fudge	Lipinski
Bright	Gallegly	LoBiondo
Broun (GA)	Garrett (NJ)	Loebsack
Brown (SC)	Giffords	Lofgren, Zoe
Brown, Corrine	Gingrey (GA)	Lowe
Brown-Waite,	Gohmert	Lucas
Ginny	Gonzalez	Luetkemeyer
Buchanan	Goodlatte	Lujan
Burgess	Gordon (TN)	Lummis
Burton (IN)	Granger	Lungren, Daniel
Buyer	Graves	E.
Calvert	Grayson	Lynch
Camp	Green, Al	Mack
Cantor	Green, Gene	Maffei
Cao	Griffith	Maloney
Capito	Grijalva	Manzullo
Capps	Guthrie	Marchant
Capuano	Gutierrez	Markey (CO)
Cardoza	Hall (NY)	Markey (MA)
Carnahan	Hall (TX)	Marshall
Carney	Halvorson	Massa
Carson (IN)	Hare	Matheson
Carter	Harman	Matsui
Castle	Harper	McCarthy (CA)
Castor (FL)	Hastings (FL)	McCaul
Chaffetz	Hastings (WA)	McCollum
Chandler	Heinrich	McCotter
Childers	Heller	McDermott
Chu	Hensarling	McGovern
Clarke	Herger	McHenry
Clay	Herseth Sandlin	McIntyre
Cleaver	Higgins	McKeon
Clyburn	Hill	McMahon
Coble	Himes	McMorris
Coffman (CO)	Hinche	Rodgers
Cohen	Hinojosa	Meek (FL)
Cole	Hirono	Meeks (NY)
Conaway	Hodes	Melancon
Connolly (VA)	Hoekstra	Mica
Conyers	Holden	Michaud
Cooper	Holt	Miller (FL)
Costa	Honda	Miller (MI)
Costello	Hoyer	Miller (NC)
Courtney	Hunter	Miller, Gary
Crenshaw	Inglis	Miller, George
Crowley	Inslee	Minnick
Cuellar	Israel	Mitchell
Culberson	Issa	Mollohan
Cummings	Jackson (IL)	Moore (KS)

Moran (KS)	Rogers (AL)	Spratt
Moran (VA)	Rogers (KY)	Stark
Murphy (CT)	Rogers (MI)	Stearns
Murphy (NY)	Rohrabacher	Sullivan
Murphy, Tim	Rooney	Sutton
Murtha	Ros-Lehtinen	Tanner
Myrick	Roskam	Taylor
Nadler (NY)	Ross	Teague
Napolitano	Roybal-Allard	Terry
Neal (MA)	Royce	Thompson (CA)
Neugebauer	Ruppersberger	Thompson (MS)
Nye	Rush	Thompson (PA)
Oberstar	Ryan (OH)	Thornberry
Obey	Ryan (WI)	Tiahrt
Olson	Salazar	Tiberi
Oliver	Sanchez, Loretta	Tierney
Ortiz	Sarbanes	Titus
Pallone	Scalise	Tonko
Pascarell	Schakowsky	Towns
Pastor (AZ)	Schauer	Tsongas
Paulsen	Schiff	Turner
Payne	Schmidt	Upton
Pence	Schock	Van Hollen
Perlmutter	Schwartz	Velázquez
Perriello	Scott (GA)	Visclosky
Peters	Scott (VA)	Walden
Peterson	Sensenbrenner	Walz
Petri	Serrano	Wamp
Pingree (ME)	Sessions	Wasserman
Pitts	Sestak	Schultz
Platts	Shadegg	Waters
Poe (TX)	Shea-Porter	Watson
Polis (CO)	Sherman	Watt
Pomeroy	Shimkus	Waxman
Posey	Shuler	Weiner
Price (GA)	Shuster	Welch
Price (NC)	Simpson	Westmoreland
Putnam	Sires	Wexler
Quigley	Skelton	Whitfield
Radanovich	Slaughter	Wilson (OH)
Rahall	Smith (NE)	Wilson (SC)
Rangel	Smith (NJ)	Wittman
Rehberg	Smith (TX)	Wolf
Reichert	Smith (WA)	Woolsey
Reyes	Snyder	Wu
Richardson	Souder	Yarmuth
Rodriguez	Space	Young (AK)
Roe (TN)	Speier	Young (FL)

NAYS—5

Bishop (UT)	Franks (AZ)	Paul
Campbell	McClintock	

NOT VOTING—18

Barrett (SC)	Gerlach	Rothman (NJ)
Boehner	Kanjorski	Sánchez, Linda
Braley (IA)	McCarthy (NY)	T.
Butterfield	McNerney	Schrader
Cassidy	Moore (WI)	Stupak
Cassidy	Moore (WI)	
Deval (TN)	Murphy, Patrick	
Deval (GA)	Nunes	

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining in this vote.

□ 1200

So (two-thirds being in the affirmative) the rules were suspended and the resolution, as amended, was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

□ 1200

GENERAL LEAVE

Mr. FRANK of Massachusetts. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days within which to revise and extend their remarks on H.R. 3639 and insert extraneous material thereon.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Massachusetts?

There was no objection.

EXPEDITED CARD REFORM FOR CONSUMERS ACT OF 2009

The SPEAKER pro tempore. Pursuant to House Resolution 884 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the State of the Union for the consideration of the bill, H.R. 3639.

□ 1201

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the State of the Union for the consideration of the bill (H.R. 3639) to amend the Credit Card Accountability Responsibility and Disclosure Act of 2009 to establish an earlier effective date for various consumer protections, and for other purposes, with Mr. PAS-TOR of Arizona in the chair.

The Clerk read the title of the bill.

The CHAIR. Pursuant to the rule, the bill is considered read the first time.

The gentleman from Massachusetts (Mr. FRANK) and the gentleman from Texas (Mr. HENSARLING) each will control 30 minutes.

The Chair recognizes the gentleman from Massachusetts.

Mr. FRANK of Massachusetts. Mr. Chairman, I recognize for 4 minutes the prime mover of this bill, the gentlewoman from New York (Mrs. MALONEY).

Mrs. MALONEY. I thank the gentleman for yielding.

Mr. Chairman, I rise in strong support of H.R. 3639, the Expedited CARD Reform for Consumers Act of 2009. I thank the chairman of the Financial Services Committee, BARNEY FRANK, for his leadership on this issue and so many others, and Senator DODD for championing this issue in the Senate.

This bill would simply move up the effective date of the remaining provisions of the Credit Card Reform Act, which we passed earlier this year, from February 2010 to December 1, 2009, just in time for the holiday shopping season.

It is truly unfortunate that we are on the floor today having to take this step, but the credit card companies brought it on themselves. Rather than use the months after the date that it was signed into law in May to update their systems to get ready for the new reforms, they have used this time to raise interest rates unfairly at any time and for any reason on consumers retroactively on their balances, capturing many of them in never-ending cycles of debt. They are practicing the double-cycle billing, charging rates on interest that has already been paid and raising rates for unrelated reasons. Consumers are justly outraged, and they have come to their Congress Members and to this Congress asking for relief.

Just last week, the Pew Foundation issued a report that showed that interest rates have shot up by 20 percent—the average interest rate is 20 percent—and 90 percent of all credit card