

McHenry Radanovich Smith (TX)  
 McHugh Ramstad Souder  
 McKeon Regula Stearns  
 McMorris Rehberg Sullivan  
 Rodgers Tancredo  
 Mica Reynolds Terry  
 Miller (FL) Rogers (AL) Thornberry  
 Miller (MI) Rogers (KY) Tiahrt  
 Miller, Gary Rogers (MI) Tiberi  
 Moran (KS) Rohrabacher Turner  
 Murphy, Tim Roskam Upton  
 Musgrave Royce Walberg  
 Myrick Ryan (WI) Walden (OR)  
 Nunes Sali Walsh (NY)  
 Paul Saxton Wamp  
 Pence Scalise Weldon (FL)  
 Peterson (PA) Schmidt Weller  
 Petri Sensenbrenner Westmoreland  
 Pickering Sessions Whitfield (KY)  
 Pitts Shadegg Wilson (NM)  
 Platts Shimkus Wilson (SC)  
 Poe Shuster Wittman (VA)  
 Porter Simpson Wolf  
 Price (GA) Smith (NE) Young (AK)  
 Putnam Smith (NJ) Young (FL)

## NOT VOTING—20

Cooper Herseth Sandlin Pearce  
 Cubin Hulshof Pryce (OH)  
 Davis, Lincoln Jackson-Lee Reyes  
 Giffords (TX) Rush  
 Gonzalez Johnson (IL) Salazar  
 Gordon Moran (VA) Tierney  
 Graves Neugebauer Udall (NM)

## □ 1153

Mr. FLAKE changed his vote from “yea” to “nay.”

Mr. ISRAEL changed his vote from “nay” to “yea.”

So the previous question was ordered.

The result of the vote was announced as above recorded.

The SPEAKER pro tempore. The question is on the resolution.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

## RECORDED VOTE

Mr. SESSIONS. Mr. Speaker, I demand a recorded vote.

A recorded vote was ordered.

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

The vote was taken by electronic device, and there were—ayes 220, noes 194, not voting 19, as follows:

[Roll No. 620]

## AYES—220

Abercrombie Castor Ellsworth  
 Ackerman Cazayoux Emanuel  
 Allen Chandler Engel  
 Altire Childers Eshoo  
 Andrews Clarke Etheridge  
 Arcuri Clay Farr  
 Baca Cleaver Fattah  
 Baird Clyburn Filner  
 Baldwin Cohen Foster  
 Barrow Conyers Frank (MA)  
 Becerra Costa Gillibrand  
 Berkley Costello Green, Al  
 Berman Courtney Green, Gene  
 Berry Cramer Grijalva  
 Bishop (GA) Crowley Gutierrez  
 Bishop (NY) Cuellar Hall (NY)  
 Blumenauer Cummings Hare  
 Boren Davis (AL) Harman  
 Boswell Davis (CA) Hastings (FL)  
 Boucher Davis (IL) Herseth Sandlin  
 Boyd (FL) DeFazio Higgins  
 Boyda (KS) DeGette Hinchey  
 Brady (PA) Delahunt Hinojosa  
 Braley (IA) DeLauro Hirono  
 Brown, Corrine Dicks Hodes  
 Butterfield Dingell Holden  
 Capps Doggett Holt  
 Capuano Donnelly Honda  
 Cardoza Doyle Hooley  
 Carnahan Edwards (MD) Hoyer  
 Carney Edwards (TX) Inslee  
 Carson Ellison Israel

Jackson (IL) Miller, George  
 Jefferson Mitchell  
 Johnson (GA) Mollohan  
 Johnson, E. B. Moore (KS)  
 Kagen Moore (WI)  
 Kanjorski Murphy (CT)  
 Kaptur Murphy, Patrick  
 Kennedy Murtha  
 Kildee Nadler  
 Kilpatrick Napolitano  
 Kind Neal (MA)  
 Klein (FL) Oberstar  
 Kucinich Obey  
 Langevin Oliver  
 Larsen (WA) Ortiz  
 Larson (CT) Pallone  
 Lee Pascrell  
 Levin Pastor  
 Lewis (GA) Payne  
 Lipinski Perlmutter  
 Loeb sack Peterson (MN)  
 Lofgren, Zoe Pomeroy  
 Lowey Price (NC)  
 Lynch Rahall  
 Mahoney (FL) Rangel  
 Maloney (NY) Richardson  
 Markey Rodriguez  
 Marshall Ross  
 Matheson Rothman  
 Matsui Roybal-Allard  
 McCarthy (NY) Ruppersberger  
 McCollum (MN) Ryan (OH)  
 McDermott Salazar  
 McGovern Sanchez, Linda  
 McIntyre T.  
 McNerney Sanchez, Loretta  
 McNulty Sarbanes  
 Meek (FL) Schakowsky  
 Meeks (NY) Schiff  
 Melancon Schwartz  
 Michaud Scott (GA)  
 Miller (NC) Scott (VA)

## NOES—194

Aderholt English (PA) Lungren, Daniel  
 Akin Everett E.  
 Alexander Fallin Mack  
 Bachmann Feeney Manzullo  
 Bachus Ferguson Marchant  
 Barrett (SC) Flake McCarthy (CA)  
 Bartlett (MD) Forbes McCaul (TX)  
 Barton (TX) Fortenberry McCotter  
 Biggert Fossella McCreery  
 Bilbray Foxx McHenry  
 Bilirakis Franks (AZ) McHugh  
 Bishop (UT) Frelinghuysen McKeon  
 Blackburn Gallegly McGovern  
 Blunt Garrett (NJ) Rodgers  
 Boehner Gerlach Mica  
 Bonner Gilchrest Miller (FL)  
 Bono Mack Gingrey Miller (MI)  
 Boozman Gohmert Miller, Gary  
 Boustany Goode Moran (KS)  
 Brady (TX) Goodlatte Murphy, Tim  
 Broun (GA) Granger Musgrave  
 Brown (SC) Graves Myrick  
 Brown-Waite, Hall (TX) Nunes  
 Ginny Hastings (WA) Paul  
 Buchanan Hayes Pence  
 Burgess Heller Peterson (PA)  
 Burton (IN) Hensarling Petri  
 Buyer Herger Pickering  
 Calvert Hill Pitts  
 Camp (MI) Hobson Platts  
 Campbell (CA) Hoekstra Poe  
 Cannon Hunter Porter  
 Cantor Inglis (SC) Price (GA)  
 Capito Issa Putnam  
 Carter Johnson, Sam Radanovich  
 Castle Jones (NC) Ramstad  
 Chabot Jordan Regula  
 Coble Keller Rehberg  
 Cole (OK) King (IA) Reichert  
 Conaway King (NY) Renzi  
 Crenshaw Kingston Reynolds  
 Culberson Kirk Rogers (AL)  
 Davis (KY) Kline (MN) Rogers (KY)  
 Davis, David Knollenberg Rogers (MI)  
 Davis, Tom Kuhl (NY) Rohrabacher  
 Deal (GA) LaHood Ros-Lehtinen  
 Dent Lamborn Roskam  
 Diaz-Balart, L. Lampson Royce  
 Diaz-Balart, M. Latham Ryan (WI)  
 Doilittle Latta Sali  
 Drake Lewis (CA) Saxton  
 Dreier Lewis (KY) Scalise  
 Duncan Linder Schmidt  
 Ehlers LoBiondo Sensenbrenner  
 Emerson Lucas Sessions

Shadegg Tancredo Weldon (FL)  
 Shays Terry Weller  
 Shimkus Thornberry Westmoreland  
 Shuster Tiahrt Whitfield (KY)  
 Simpson Tiberi Wilson (NM)  
 Smith (NE) Turner Wilson (SC)  
 Smith (NJ) Upton Wittman (VA)  
 Smith (TX) Walberg Wolf  
 Souder Walden (OR) Young (AK)  
 Stearns Walsh (NY) Young (FL)  
 Sullivan Wamp

## NOT VOTING—19

Bean Hulshof Pearce  
 Cooper Jackson-Lee Pryce (OH)  
 Cubin (TX) Reyes  
 Davis, Lincoln Johnson (IL) Rush  
 Giffords LaTourette Tierney  
 Gonzalez Moran (VA) Udall (NM)  
 Gordon Neugebauer

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). Two minutes remain.

## □ 1201

So the resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

# GREAT LAKES-ST. LAWRENCE RIVER BASIN WATER RESOURCES COMPACT

The SPEAKER pro tempore. The unfinished business is the question on suspending the rules and passing the Senate joint resolution, S.J. Res. 45.

The Clerk read the title of the Senate joint resolution.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from Ohio (Ms. SUTTON) that the House suspend the rules and pass the Senate joint resolution, S.J. Res. 45.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. STUPAK. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

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

The vote was taken by electronic device, and there were—yeas 390, nays 25, not voting 18, as follows:

[Roll No. 621]

## YEAS—390

Abercrombie Bishop (NY) Calvert  
 Ackerman Bishop (UT) Camp (MI)  
 Aderholt Blackburn Campbell (CA)  
 Akin Blumenauer Cannon  
 Alexander Blunt Cantor  
 Allen Boehner Capito  
 Andrews Bonner Capps  
 Arcuri Bono Mack Cardoza  
 Baca Boozman Carnahan  
 Bachmann Boren Carney  
 Bachus Boswell Carson  
 Baird Boucher Carter  
 Baldwin Boustany Castle  
 Barrett (SC) Boyd (FL) Castor  
 Barrow Boyda (KS) Chabot  
 Bartlett (MD) Brady (PA) Clarke  
 Barton (TX) Brady (TX) Clay  
 Bean Brown (SC) Cleaver  
 Becerra Brown, Corrine Clyburn  
 Berkley Brown-Waite, Coble  
 Berman Ginny Cohen  
 Biggert Buchanan Cole (OK)  
 Bilbray Burgess Conaway  
 Bilirakis Butterfield Conyers  
 Bishop (GA) Buyer Costa

Costello  
Courtney  
Cramer  
Crenshaw  
Crowley  
Cuellar  
Culberson  
Cummings  
Davis (AL)  
Davis (CA)  
Davis (IL)  
Davis (KY)  
Davis, David  
Davis, Tom  
Deal (GA)  
DeGette  
Delahunt  
DeLauro  
Dent  
Diaz-Balart, L.  
Diaz-Balart, M.  
Dicks  
Dingell  
Doggett  
Donnelly  
Doyle  
Drake  
Dreier  
Duncan  
Edwards (MD)  
Edwards (TX)  
Ehlers  
Ellsworth  
Emanuel  
Emerson  
Engel  
English (PA)  
Eshoo  
Etheridge  
Everett  
Fallin  
Farr  
Fattah  
Feeney  
Ferguson  
Filner  
Flake  
Forbes  
Fortenberry  
Fossella  
Foster  
Fox  
Frank (MA)  
Frank (AZ)  
Frelinghuysen  
Gallegly  
Garrett (NJ)  
Gerlach  
Gihchrest  
Gillibrand  
Gingrey  
Gohmert  
Goode  
Goodlatte  
Granger  
Graves  
Green, Al  
Green, Gene  
Grijalva  
Gutierrez  
Hall (NY)  
Hall (TX)  
Hare  
Harman  
Hastings (FL)  
Hastings (WA)  
Hayes  
Heller  
Hensarling  
Herger  
Herseth Sandlin  
Higgins  
Hill  
Hinchey  
Hinojosa  
Hirono  
Hobson  
Hodes  
Hoekstra  
Holden  
Holt  
Honda  
Hooley  
Hoyer  
Hunter  
Inglis (SC)  
Inslee  
Israel  
Issa

Jackson (IL)  
Jefferson  
Johnson (GA)  
Johnson, E. B.  
Johnson, Sam  
Jones (NC)  
Jordan  
Kagen  
Kanjorski  
Keller  
Kennedy  
Kildee  
Kilpatrick  
Kind  
King (IA)  
King (NY)  
Kingston  
Kirk  
Klein (FL)  
Kline (MN)  
Knollenberg  
Kuhl (NY)  
LaHood  
Lamborn  
Langevin  
Larsen (WA)  
Larson (CT)  
Latham  
LaTourette  
Latta  
Lee  
Levin  
Lewis (CA)  
Lewis (KY)  
Lipinski  
LoBiondo  
Loeback  
Lofgren, Zoe  
Lowey  
Lucas  
Lungren, Daniel  
E.  
Lynch  
Mack  
Mahoney (FL)  
Maloney (NY)  
Manzullo  
Marchant  
Markey  
Marshall  
Matheson  
Matsui  
McCarthy (CA)  
McCarthy (NY)  
McCaul (TX)  
McCotter  
McCrery  
McGovern  
McHenry  
McHugh  
McIntyre  
McKeon  
McMorris  
Rodgers  
McNerney  
McNulty  
Meek (FL)  
Meeks (NY)  
Mica  
Michaud  
Miller (FL)  
Miller (MI)  
Miller (NC)  
Miller, Gary  
Miller, George  
Mitchell  
Moore (KS)  
Moore (WI)  
Moran (KS)  
Moran (VA)  
Murphy (CT)  
Murphy, Patrick  
Murphy, Tim  
Murtha  
Myrick  
Nadler  
Napolitano  
Neal (MA)  
Nunes  
Oberstar  
Obey  
Oliver  
Ortiz  
Pallone  
Pascarell  
Pastor  
Paul  
Payne  
Pence

Perlmuter  
Peterson (MN)  
Peterson (PA)  
Petri  
Pickering  
Pitts  
Platts  
Pomeroy  
Porter  
Price (GA)  
Price (NC)  
Putnam  
Radanovich  
Rahall  
Ramstad  
Rangel  
Regula  
Rehberg  
Reichert  
Renzi  
Reynolds  
Richardson  
Rodriguez  
Rogers (AL)  
Rogers (KY)  
Rogers (MI)  
Rohrabacher  
Ros-Lehtinen  
Roskam  
Ross  
Rothman  
Roybal-Allard  
Royce  
Ruppersberger  
Ryan (OH)  
Ryan (WI)  
Salazar  
Sali  
Sánchez, Linda  
T.  
Sanchez, Loretta  
Sarbanes  
Saxton  
Scalise  
Schakowsky  
Schiff  
Schmidt  
Schwartz  
Scott (GA)  
Scott (VA)  
Sensenbrenner  
Serrano  
Sessions  
Sestak  
Shadegg  
Shays  
Shea-Porter  
Sherman  
Shimkus  
Shuster  
Simpson  
Sires  
Skelton  
Slaughter  
Smith (NE)  
Smith (NJ)  
Smith (TX)  
Smith (WA)  
Snyder  
Solis  
Souder  
Space  
Speier  
Spratt  
Stark  
Stearns  
Sullivan  
Sutton  
Tanner  
Tauscher  
Taylor  
Terry  
Thompson (CA)  
Thompson (MS)  
Thornberry  
Tiahrt  
Tiberi  
Tobias  
Tsongas  
Turner  
Udall (CO)  
Udall (NM)  
Upton  
Van Hollen  
Velázquez  
Visclosky  
Walberg  
Walden (OR)  
Walsh (NY)

Walz (MN)  
Wamp  
Wasserman  
Schultz  
Waters  
Watson  
Watt  
Waxman  
Weiner  
Weldon (FL)  
Weller  
Westmoreland  
Wexler  
Wilson (NM)  
Wilson (OH)  
Wilson (SC)

Wittman (VA)  
Wolf  
Woolsey  
Wu  
Yarmuth  
Young (AK)  
Young (FL)

#### NAYS—25

Altmire  
Berry  
Braley (IA)  
Broun (GA)  
Burton (IN)  
Capuano  
Cazayoux  
Chandler  
Childers  
DeFazio  
Doolittle  
Ellison  
Kaptur  
Kucinich  
Lewis (GA)  
McCollum (MN)  
McDermott  
Melancon

Mollohan  
Poe  
Shuler  
Stupak  
Tancredo  
Welch (VT)  
Whitfield (KY)

#### NOT VOTING—18

Cooper  
Cubin  
Davis, Lincoln  
Giffords  
Gonzalez  
Gordon  
Hulshof  
Jackson-Lee  
(TX)  
Johnson (IL)  
Lampson  
Linder  
Muggrave  
Neugebauer

Pearce  
Pryce (OH)  
Reyes  
Rush  
Tierney

#### ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). Less than 2 minutes remain in this vote.

□ 1209

Mr. POE changed his vote from "yea" to "nay."

So (two-thirds being in the affirmative) the rules were suspended and the Senate joint resolution was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

#### CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2008

Mrs. MALONEY of New York. Madam Speaker, pursuant to House Resolution 1476, I call up the bill (H.R. 5244) to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes, and ask for its immediate consideration.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 5244

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE.

This Act may be cited as the "Credit Cardholders' Bill of Rights Act of 2008".

#### SEC. 2. CREDIT CARDS ON TERMS CONSUMERS CAN REPAY.

(a) UNIVERSAL DEFAULT ELIMINATED.—Chapter 2 of the Truth in Lending Act (15 U.S.C. 1631 et seq.) is amended by inserting after section 127A the following new section:

#### "§ 127B. Additional requirements for credit card accounts under an open end consumer credit plan

"(a) UNIVERSAL DEFAULT ELIMINATED FOR CREDIT ALREADY OUTSTANDING.—No creditor may use any adverse information concerning any consumer, including any information in any consumer report (as defined in section 603) or any change in the credit score of the consumer, as the basis for increasing any annual percentage rate of interest applicable to the outstanding balance on a credit card account of the consumer under an open end consumer credit plan at the time of any such

increase, other than actions or omissions of the consumer that are directly related to such account."

(b) ANY-TIME ANY-REASON CHANGES IN TERMS ELIMINATED.—Section 127B of the Truth in Lending Act is amended by inserting after subsection (a) (as added by subsection (a)) the following new subsection:

"(b) ANY-TIME ANY-REASON CHANGES IN TERMS ELIMINATED.—

"(1) IN GENERAL.—No creditor may change any term of the contract or agreement applicable with respect to any credit card account of the consumer under an open end consumer credit plan until renewal of the contract or agreement except for the specific material reasons, and subject to specific limitations, that are contained in the contract or agreement with respect to such term at the time the account is opened.

"(2) EXCEPTION FOR INCREASES IN CREDIT LIMIT.—Paragraph (1) shall not apply with respect to any increase in the amount of credit authorized to be extended under an account described in such paragraph."

(c) ADVANCE NOTICE OF CREDIT CARD ACCOUNT RATE INCREASES AND RIGHT TO CANCEL ACCOUNT.—Section 127B of the Truth in Lending Act is amended by inserting after subsection (b) (as added by subsection (b)) the following new subsection:

"(c) ADVANCE NOTICE OF CREDIT CARD ACCOUNT RATE INCREASES AND RIGHT TO CANCEL ACCOUNT.—

"(1) ADVANCE NOTICE OF CREDIT CARD ACCOUNT RATE INCREASES REQUIRED.—In the case of any credit card account under an open end consumer credit plan, no increase in any annual percentage rate of interest, for any reason other than an increase due to the expiration of any introductory percentage rate of interest, or due solely to a change in another rate of interest to which such rate is indexed, may take effect before the end of the 45-day period beginning on the date notice of such increase is sent to the cardholder.

"(2) RIGHT TO CANCEL WITHOUT INCREASE IN APR ON OUTSTANDING BALANCE.—Any consumer who receives a notice from a creditor pursuant to paragraph (1) with respect to a credit card account under an open end consumer credit plan shall have the right—

"(A) to cancel the credit card, by mail, telephone, or electronic communication and without penalty or the imposition of any fee with respect to such cancellation, at any time during the period beginning on the date the consumer receives the notice pursuant to paragraph (1) and ending on the date the consumer receives the third periodic statement with respect to such account after the effective date of the increase; and

"(B) to pay any outstanding balance on the credit card account that accrued before the effective date of the increase at the annual percentage rate and repayment period in effect before the notice was received.

"(3) NOTICE REQUIREMENTS.—

"(A) INITIAL NOTICE REQUIREMENT.—The notice required under paragraph (1) with respect to an increase in any annual percentage rate of interest shall—

"(i) be made in a clear and conspicuous manner; and

"(ii) contain a brief statement of the right of the consumer to cancel the account and pay the balance at the annual percentage rate in effect before the increase in accordance with paragraph (2) and the mailing address, telephone number, and Internet address and Worldwide Web site at which the consumer may make any such cancellation.

"(B) SUBSEQUENT NOTICES REQUIRED IN PERIODIC STATEMENTS.—Each periodic statement provided to the consumer with respect to the credit card account after a notice is provided under paragraph (1) until the third periodic