

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 1633 Session of 2013

INTRODUCED BY P. DALEY, JAMES, YOUNGBLOOD, V. BROWN, MUNDY,  
KOTIK, CALTAGIRONE, COHEN, QUINN, FABRIZIO, DeLUCA, GILLEN,  
FARRY, MAHONEY AND KORTZ, AUGUST 23, 2013

REFERRED TO COMMITTEE ON CONSUMER AFFAIRS, AUGUST 23, 2013

AN ACT

1 Amending the act of March 28, 2000 (P.L.23, No.7), entitled "An  
2 act establishing the Fair Credit Extension Uniformity Act;  
3 and providing for debt collection trade practices and  
4 penalties," further providing for unfair or deceptive acts or  
5 practices.

6 The General Assembly of the Commonwealth of Pennsylvania  
7 hereby enacts as follows:

8 Section 1. Section 4 of the act of March 28, 2000 (P.L.23,  
9 No.7), known as the Fair Credit Extension Uniformity Act, is  
10 amended by adding a subsection to read:

11 Section 4. Unfair or deceptive acts or practices.

12 \* \* \*

13 (b.1) By debt collectors or creditors.--Notwithstanding the  
14 provisions of subsections (a) and (b), it shall constitute an  
15 unfair or deceptive debt collection act or practice under this  
16 act if a debt collector or creditor fails to provide a consumer  
17 with:

18 (1) written verification of the debt or judgment, which  
19 notice contains the information specified in section 1692g(a)

1 of the Fair Debt Collection Practices Act (Public Law 95-109,  
2 15 U.S.C. § 1692 et seq.); and

3 (2) when the applicable statute of limitations has  
4 expired on the debt or judgment or the debt or judgment is no  
5 longer legally enforceable, written notice of that fact.

6 \* \* \*

7 Section 2. This act shall take effect in 60 days.