

**[DISCUSSION DRAFT]**

112<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

**H. R.** \_\_\_\_\_

To amend the Truth in Lending Act to require card issuers to also consider a consumer's spouse's ability to repay when determining a consumer's ability to repay for purposes of opening a credit card account or increasing a credit limit.

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IN THE HOUSE OF REPRESENTATIVES

Mrs. CAPITO introduced the following bill; which was referred to the  
Committee on \_\_\_\_\_

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**A BILL**

To amend the Truth in Lending Act to require card issuers to also consider a consumer's spouse's ability to repay when determining a consumer's ability to repay for purposes of opening a credit card account or increasing a credit limit.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “[To be added] Act  
5 of 2012”.

1 **SEC. 2. CONSIDERATION OF SPOUSE'S ABILITY TO REPAY.**

2 Section 150 of the Truth in Lending Act (12 U.S.C.  
3 1665e) is amended by adding at the end the following:  
4 “In the case of a married consumer, a card issuer shall  
5 consider the ability of the consumer and the consumer’s  
6 spouse, jointly, to make the required payments under the  
7 terms of such account.”.