proceeds from the sale of publications produced by the expenditure of contributed funds shall continue to be available for printing and binding as aforesaid.

(July 19, 1940, ch. 642, §2, 54 Stat. 773.)

CODIFICATION

Section was formerly classified to section 18a of Title 16, Conservation.

TRANSFER OF FUNCTIONS

For transfer of functions of Secretary of the Interior to Secretary of Commerce, see Transfer of Functions note set out under section 1544 of this title.

§ 1546. Advisory committee for promotion of tourist travel; expenses

The Secretary of Commerce is authorized to create an advisory committee to consist of a representative from each of the Departments of State, Agriculture, and Commerce, the Interstate Commerce Commission, and the Department of Transportation, as may be designated by such Departments or agencies, respectively, and such additional members, representatives of the various sections of the Nation, including transportation and accommodations agencies, not to exceed six members, to be appointed by the Secretary of Commerce to serve at his pleasure. Meetings of the committee shall be held at the request of the Secretary for the purpose of making recommendations concerning the promotion of tourist travel under the provisions of sections 1544 to 1548 of this title. The members of the committee shall receive no compensation for their services as members, but shall be entitled to reimbursement for such necessary travel and other expenses in connection with their attendance at committee meetings as may be authorized or approved by the Secretary.

(July 19, 1940, ch. 642, §3, 54 Stat. 773; Pub. L. 93–193, §2, Dec. 19, 1973, 87 Stat. 765; Pub. L. 97–31, §12(10), Aug. 6, 1981, 95 Stat. 154; Pub. L. 98–443, §9(0), Oct. 4, 1984, 98 Stat. 1708.)

CODIFICATION

Section was formerly classified to section 18b of Title 16, Conservation.

AMENDMENTS

1984—Pub. L. 98-443 struck out "the Civil Aeronautics Authority," after "the Interstate Commerce Commission,".

1981—Pub. L. 97–31 substituted "Department of Transportation" for "United States Maritime Commission".

EFFECTIVE DATE OF 1984 AMENDMENT

Amendment by Pub. L. 98–443 effective Jan. 1, 1985, see section 9(v) of Pub. L. 98–443, set out as a note under section 5314 of Title 5, Government Organization and Employees.

TRANSFER OF FUNCTIONS

Secretary of Commerce substituted for Secretary of the Interior in view of transfer of functions to Secretary of Commerce from Secretary of the Interior by section 2 of Pub. L. 93–193. See Transfer of Functions note set out under section 1544 of this title.

ABOLITION OF INTERSTATE COMMERCE COMMISSION AND TRANSFER OF FUNCTIONS

Interstate Commerce Commission abolished and functions of Commission transferred, except as otherwise

provided in Pub. L. 104–88, to Surface Transportation Board effective Jan. 1, 1996, by section 1302 of Title 49, Transportation, and section 101 of Pub. L. 104–88, set out as a note under section 1301 of Title 49. References to Interstate Commerce Commission deemed to refer to Surface Transportation Board, a member or employee of the Board, or Secretary of Transportation, as appropriate, see section 205 of Pub. L. 104–88, set out as a note under section 1301 of Title 49.

§ 1547. Rules and regulations; employees

In the performance of his functions and duties under the provisions of sections 1544 to 1548 of this title, the Secretary of Commerce is authorized—

(a) To prescribe, amend, and repeal such rules and regulations as he may deem necessary, and to accept contributions for carrying out the purposes of said sections; and

(b) To employ, subject to chapter 51 and subchapter III of chapter 53 of title 5, one special assistant and not to exceed five artists and illustrators.

(July 19, 1940, ch. 642, §4, 54 Stat. 774; Oct. 28, 1949, ch. 782, title XI, §1106(a), 63 Stat. 972; Pub. L. 93–193, §2, Dec. 19, 1973, 87 Stat. 765.)

CODIFICATION

Section was formerly classified to section 18c of Title 16. Conservation.

Provisions of par. (b) authorizing the Secretary of the Interior to employ "without regard to the civil-service laws" were omitted as such employment is subject to the civil service laws unless specifically excepted by those laws or by laws enacted subsequent to Executive Order 8743, Apr. 23, 1941, issued by the President pursuant to the Act of Nov. 26, 1940, ch. 919, title I, §1, 54 Stat. 1211, which covered most excepted positions into the classified (competitive) civil service. The Order is set out as a note under section 3301 of Title 5, Government Organization and Employees.

ment Organization and Employees. "Chapter 51 and subchapter III of chapter 53 of title 5" substituted in par. (b) for "the Classification Act of 1949, as amended" on authority of Pub. L. 89–554, §7(b), Sept. 6, 1966, 80 Stat. 631, the first section of which enacted Title 5.

AMENDMENTS

1949—Par. (b). Act Oct. 28, 1949, substituted "Classification Act of 1949" for "Classification Act of 1923".

REPEALS

Act Oct. 28, 1949, ch. 782, cited as a credit to this section, was repealed (subject to a savings clause) by Pub. L. 89–554, Sept. 6, 1966, § 8, 80 Stat. 632, 655.

TRANSFER OF FUNCTIONS

Secretary of Commerce substituted for Secretary of the Interior in view of transfer of functions to Secretary of Commerce from Secretary of the Interior by section 2 of Pub. L. 93–193. See Transfer of Functions note set out under section 1544 of this title.

§ 1548. Authorization of appropriations

For the purpose of carrying out the provisions of sections 1544 to 1548 of this title, there are authorized to be appropriated not to exceed \$2,500,000 for the fiscal year ending June 30, 1976; \$625,000 for the transition period of July 1, 1976, through September 30, 1976; \$2,500,000 for the fiscal year ending September 30, 1977, and \$2,500,000 for the fiscal year ending September 30, 1978.

(July 19, 1940, ch. 642, §5, 54 Stat. 774; Pub. L. 91–549, Dec. 14, 1970, 84 Stat. 1437; Pub. L. 94–55, §2(a), July 9, 1975, 89 Stat. 262.)

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1664.

Fraudulent use of credit cards; penalties.

employees.

implementation, etc.

conflicts of interest.

decedent obligors.

Certain limitations on liability.

PART C—CREDIT ADVERTISING AND LIMITS ON CREDIT

CARD FEES

Advertising of open end credit plans.

Home equity plans.

Reverse mortgages.

Business credit cards; limits on liability of

Dissemination of annual percentage rates;

Preventing unfair and deceptive private edu-

Procedure for timely settlement of estates of

Catalogs and multiple-page advertisements.

Advertising of downpayments and install-

Advertising of credit other than open end

cational lending practices and eliminating

CODIFICATION

Section was formerly classified to section 18d of Title 16, Conservation.

AMENDMENTS

1975—Pub. L. 94–55 substituted provisions authorizing appropriations not to exceed \$2,500,000 for fiscal year ending June 30, 1976, \$625,000 for the transition period of July 1, 1976 through Sept. 30, 1976, \$2,500,000 for fiscal year ending Sept. 30, 1977, and \$2,500,000 for fiscal year ending Sept. 30, 1978, for provisions authorizing appropriations not to exceed \$250,000 for fiscal year 1971 and \$750,000 for fiscal year 1972.

1970—Pub. L. 91–549 substituted provisions authorizing appropriations of not more than \$250,000 for fiscal year 1971 and not more than \$750,000 for fiscal year 1972, for provisions which authorized appropriations of not more than \$100,000 annually.

CHAPTER 41—CONSUMER CREDIT PROTECTION

SUBCHAPTER I—CONSUMER CREDIT COST

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	BISCHOSCIVE	1665a.	Use of annual percentage rate in oral disclo-
	PART A—GENERAL PROVISIONS		sures; exceptions.
Cas		1665b.	Advertising of open end consumer credit
Sec. 1601.	Congressional findings and declaration of pur-		plans secured by consumer's principal dwelling.
1602.	pose. Definitions and rules of construction.	1665c.	Interest rate reduction on open end consumer credit plans.
1603.	Exempted transactions.	1665d.	Reasonable penalty fees on open end con-
1604.	Disclosure guidelines.	10004.	sumer credit plans.
1605.	Determination of finance charge.	1665e.	Consideration of ability to repay.
1606.	Determination of annual percentage rate.	10000.	Consideration of ability to repay.
1607.	Administrative enforcement.		PART D—CREDIT BILLING
1608.	Views of other agencies.	1666.	Correction of billing errors.
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1610.	Effect on other laws.	1666b.	Timing of payments.
1611.	Criminal liability for willful and knowing	1666c.	Prompt and fair crediting of payments.
	violation.	1666d.	Treatment of credit balances.
1612.	Effect on government agencies.	1666e.	Notification of credit card issuer by seller of
1613.	Annual reports to Congress by Bureau.	10006.	return of goods, etc., by obligor; credit for
1614.	Repealed.		account of obligor.
1615.	Prohibition on use of "Rule of 78's" in con-	1666f.	Inducements to cardholders by sellers of cash
	nection with mortgage refinancings and	10001.	discounts for payments by cash, check or
	other consumer loans.		similar means; finance charge for sales
1616.	Board review of consumer credit plans and		transactions involving cash discounts.
	regulations.	1666g.	Tie-in services prohibited for issuance of
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1633.	Exemption for State-regulated transactions.		under State law not affected.
1634.	Effect of subsequent occurrence.	1666i.	Assertion by cardholder against card issuer of
1635.	Right of rescission as to certain transactions.		claims and defenses arising out of credit
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1637a.	Disclosure requirements for open end con-	1666i-1.	
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	principal dwelling.		balances.
1638.	Transactions other than under an open end	1666i-2.	Additional limits on interest rate increases.
	credit plan.	1666j.	Applicability of State laws.
1638a.	Reset of hybrid adjustable rate mortgages.	-	D D. G I
1639.	Requirements for certain mortgages.		PART E—CONSUMER LEASES
1639a.	Duty of servicers of residential mortgages.	1667.	Definitions.
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	loans.		nation of lease.
1639d.	Escrow or impound accounts relating to cer-	1667c.	Consumer lease advertising; liability of ad-
4.000	tain consumer credit transactions.		vertising media.
1639e.	Appraisal independence requirements.	1667d.	Civil liability of lessors.
1639f.	Requirements for prompt crediting of home	1667e.	Applicability of State laws; exemptions by
4.000	loan payments.		Bureau from leasing requirements.
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1640.	Civil liability.		GARNISHMENT
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