

**CHAPTER 44****CONSUMER CREDIT CODE — DEBT COLLECTION PRACTICES  
— FINANCIAL INSTITUTION AFFILIATES***S.F. 260*

**AN ACT** relating to debt collection disclosure requirements for certain financial institution affiliates.

*Be It Enacted by the General Assembly of the State of Iowa:*

Section 1. Section 537.1301, Code 2005, is amended by adding the following new subsections:

**NEW SUBSECTION.** 2A. “Affiliate” as used in reference to a state bank means the same as defined in section 524.1101. “Affiliate” as used in reference to a national banking association means the same as defined in section 524.1101, except that the term “national banking association” shall be substituted for the term “state bank”. “Affiliate” as used in reference to a savings and loan association shall mean the same as defined in 12 C.F.R. § 561.4.

**NEW SUBSECTION.** 17A. “Credit union service organization” means an organization, corporation, or association whose membership or ownership is primarily confined or restricted to credit unions or organizations of credit unions and whose purpose is primarily designed to provide services to credit unions, organizations of credit unions, or credit union members.

Sec. 2. Section 537.7103, subsection 4, paragraph b, subparagraph (2), Code 2005, is amended to read as follows:

(2) Communications issued directly by a state bank as defined in section 524.103 or its affiliate, a state bank chartered under the laws of any other state or its affiliate, a national banking association or its affiliate, a trust company, a federally chartered savings and loan association or savings bank or its affiliate, an out-of-state chartered savings and loan association or savings bank or its affiliate, a financial institution chartered by the federal home loan bank board, an association incorporated or authorized to do business under chapter 534, a state or federally chartered credit union, a credit union service organization, or a company or association organized or authorized to do business under chapter 515, 518, 518A, or 520, or an officer, employee, or agent of such company or association, provided the communication does not deceptively conceal its origin or its purpose.

Approved April 22, 2005

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**CHAPTER 45****ELDER SERVICES, CARE FACILITIES, AND PROGRAMS***S.F. 304*

**AN ACT** relating to the provisions of the elder Iowans Act.

*Be It Enacted by the General Assembly of the State of Iowa:*

Section 1. Section 135C.37, Code 2005, is amended to read as follows:

135C.37 COMPLAINTS ALLEGING VIOLATIONS — CONFIDENTIALITY.

A person may request an inspection of a health care facility by filing with the department,