

**537.5302 Disclosure violations.**

A person is guilty of a serious misdemeanor, if the person willfully and knowingly does any of the following:

1. Gives false or inaccurate information or fails to provide information which the person is required to disclose under the provisions of the Truth in Lending Act.
2. Uses any rate table or chart, the use of which is authorized by the provisions of the Truth in Lending Act, in a manner which consistently understates the annual percentage rate determined according to those provisions.
3. Otherwise fails to comply with any requirement of the provisions on disclosure of the Truth in Lending Act.
4. The criminal liability of a person under [this section](#) is in lieu of and not in addition to the person's criminal liability under the Truth in Lending Act. No prosecution of a person with respect to the same violation may be maintained pursuant to both [this section](#) and the Truth in Lending Act.

[C75, 77, 79, 81, §537.5302]

Referred to in [§537.1202](#)