



TERRY E. BRANSTAD  
GOVERNOR

**OFFICE OF THE GOVERNOR**

KIM REYNOLDS  
LT. GOVERNOR

May 1, 2013

The Honorable Matt Schultz  
Secretary of State of Iowa  
State Capitol Building  
LOCAL

Dear Mr. Secretary:

I hereby transmit:

Senate File 368, an Act relating to the consumer credit code by modifying a reference to the federal Truth in Lending Act.

The above Senate File is hereby approved this date.

Sincerely,

A handwritten signature in black ink that reads "Terry E. Branstad".

Terry E. Branstad  
Governor

cc: Secretary of the Senate  
Clerk of the House



Senate File 368

AN ACT  
RELATING TO THE CONSUMER CREDIT CODE BY MODIFYING A REFERENCE  
TO THE FEDERAL TRUTH IN LENDING ACT.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

Section 1. Section 537.1302, Code 2013, is amended to read  
as follows:

537.1302 Definition — Truth in Lending Act.

As used in this chapter, "*Truth in Lending Act*" means Tit. 1  
of the Consumer Credit Protection Act, in subch. 1 of 15 U.S.C.  
ch. 41, as amended ~~to and including July 1, 2010~~, and includes  
regulations issued pursuant to that Act ~~prior to July 1, 2010~~.

PAM JOCHUM

President of the Senate

KRAIG PAULSEN

Speaker of the House

I hereby certify that this bill originated in the Senate and  
is known as Senate File 368, Eighty-fifth General Assembly.

MICHAEL E. MARSHALL

Secretary of the Senate

Approved May 1, 2013

TERRY E. BRANSTAD

Governor