



TERRY E. BRANSTAD  
GOVERNOR

**OFFICE OF THE GOVERNOR**

KIM REYNOLDS  
LT. GOVERNOR

March 30, 2016

The Honorable Paul Pate  
Secretary of State of Iowa  
State Capitol Building  
LOCAL

Dear Mr. Secretary:

I hereby transmit:

House File 2401, an Act prohibiting persons from opening or using a credit card in the name of a minor without the consent of the minor's parent, guardian, or legal custodian, and providing criminal penalties.

The above House 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



House File 2401

AN ACT

PROHIBITING PERSONS FROM OPENING OR USING A CREDIT CARD IN THE NAME OF A MINOR WITHOUT THE CONSENT OF THE MINOR'S PARENT, GUARDIAN, OR LEGAL CUSTODIAN, AND PROVIDING CRIMINAL PENALTIES.

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

Section 1. NEW SECTION. 715A.6B Credit card fraud — minor involved.

1. For purposes of this section, "minor" means any person under the age of eighteen.

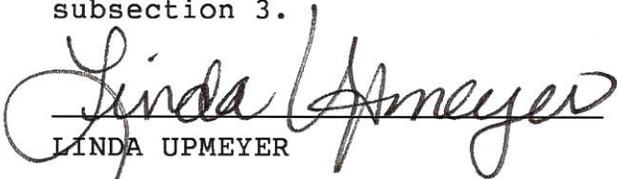
2. A person commits a public offense if the person applies for a credit card in the name of a minor, other than the person, without the consent of the minor's parent, guardian, or legal custodian. A person adding a minor as an authorized user of the person's credit card does not commit an offense under this subsection. An offense under this subsection is a class "D" felony.

3. a. A person commits a public offense if the person uses a credit card obtained in violation of subsection 2 to secure or seek to secure property or services. An offense under this subsection shall be as follows:

(1) A class "C" felony if the value of the property or services secured or sought to be secured by means of the credit card is greater than ten thousand dollars.

(2) A class "D" felony if the value of the property or services secured or sought to be secured by means of the credit card is ten thousand dollars or less.

b. For purposes of this subsection, the value of property or services shall be determined as provided in section 715A.6, subsection 3.



LINDA UPMEYER

Speaker of the House



PAM JOCHUM

President of the Senate

I hereby certify that this bill originated in the House and is known as House File 2401, Eighty-sixth General Assembly.



CARMINE BOAL

Chief Clerk of the House

Approved March 30, 2016



TERRY E. BRANSTAD

Governor