

3. A person who accepts an application for a credit card from a person who resides in this state shall annually disclose the following information for each type of credit card granted, unless the information is disclosed under subsection 1:

a. The annual percentage rate charged on the credit card.

b. The amount of fee charged or assessed, if any, by the person as a condition for issuing the credit card and the frequency the fee is assessed.

c. A description of when the finance charge begins to accrue against charges made on the credit card.

4. A financial institution shall disclose all of the following information for each type of financial service offered by the financial institution:

a. The fee charged, if any, and the frequency the fee is to be levied including but not limited to the following types of fees:

(1) Regular periodic fees.

(2) Transaction fees.

(3) Returned check fees.

(4) Stop payment fees.

(5) Start-up fees.

b. The conditions under which any fee disclosed is imposed.

c. The procedures, if any, by which a person may have a fee waived at the discretion of the financial institution.

d. Any discount program or special services offered or available in conjunction with a financial service.

5. A person who is obligated to disclose information under this section shall file a written report disclosing the information with the treasurer of state by January 1 of each year. If a person filing under this section makes any changes subsequent to January 1 but prior to July 1 to any of the information for which disclosure is required, the person shall file an amended written report with the treasurer of state by July 1 following the change.

6. The treasurer of state shall adopt rules pursuant to chapter 17A to implement this section including, but not limited to, both of the following:

a. Procedures for receiving the reports.

b. Procedures for publicizing and making the information filed readily available to the public.

**Sec. 2. NEW SECTION. 12.27 CREDIT AND FINANCIAL SERVICES RULES.**

The treasurer shall adopt rules to implement the filing of information relating to open-end credit accounts, credit cards, and financial services pursuant to section 535.14.

Approved April 16, 1986

**CHAPTER 1086**  
**PROVING OF PATERNITY**  
*H.F. 2252*

**AN ACT** relating to the proving of paternity for purposes of inheritance.

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

Section 1. Section 633.222, Code 1985, is amended to read as follows:

**633.222 ILLEGITIMATE CHILD — INHERIT FROM FATHER.**

Unless the child has been adopted, an illegitimate child ~~shall inherit~~ inherits from the child's natural father ~~when if the paternity is proven evidence proving paternity is available~~ during the father's lifetime, or ~~when if~~ the child has been recognized by the father as his child; but

~~such~~ the recognition must have been general and notorious, or else in writing. Under such circumstances, if the recognition has been mutual, and the child has not been adopted, the father may inherit from his illegitimate child.

Approved April 16, 1986

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**CHAPTER 1087**  
REGISTRATION OF DISTINCTIVE MARKS  
*H.F. 2384*

**AN ACT** relating to the registration of a mark which has become distinctive of the applicant's goods or services.

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

Section 1. Section 548.2, subsection 1, paragraph e, Code 1985, is amended by striking the paragraph and inserting in lieu thereof the following:

e. Consists of a mark which is one of the following:

(1) When applied to the goods or services of the applicant, is merely descriptive or deceptively misdescriptive of them.

(2) When applied to the goods or services of the applicant, is primarily geographically descriptive or geographically misdescriptive of them.

(3) Is primarily merely a surname.

This paragraph "e" does not prevent the registration of a mark used in this state by the applicant which has become distinctive of the applicant's goods or services. The secretary of state may accept as evidence that the mark has become distinctive, as applied to the applicant's goods or services, proof of continuous use thereof as a mark by the applicant in this state or elsewhere for the five years next preceding the date of the filing of the application for registration, or,

Sec. 2. Section 548.2, subsection 1, paragraph f, Code 1985, is amended by striking the subsection.

Approved April 16, 1986

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**CHAPTER 1088**  
DEFERRAL OF FEES AND COSTS  
*H.F. 2426*

**AN ACT** relating to the deferral of fees, costs, or security in civil or criminal actions, and providing a penalty.

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

Section 1. NEW SECTION. 669.1 AFFIDAVIT -- CONTENTS.

A court of the district court, court of appeals, or supreme court shall authorize the commencement, prosecution, or defense of a suit, action, proceeding, or appeal, whether civil or criminal, without the prepayment of fees, costs, or security upon a showing that the person is unable to pay such costs or give security. The person shall submit an affidavit stating the nature of the suit, action, proceeding, or appeal and the affiant's belief that there is an entitlement to redress. Such affidavit shall also include a brief financial statement showing the person's inability to pay costs, fees, or give security. Any authorization to proceed without