

5. Section 20, amending section 321E.8.
6. Section 21, amending section 321E.12.
7. Section 22, amending section 321J.13.
8. Section 28, repealing sections 309.42, 309.56, and 321.1\*.

Approved April 7, 1999

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**CHAPTER 14**  
BALED SOLID WASTE DISPOSAL  
*H.F. 347*

**AN ACT** relating to rulemaking duties of the department of natural resources regarding baled solid waste.

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

Section 1. Section 455D.9A, Code 1999, is amended to read as follows:

455D.9A DISPOSAL OF BALED SOLID WASTE AT A SANITARY LANDFILL — PROHIBITED.

Beginning January 1, 1992, a person shall not dispose of baled solid waste at a sanitary landfill and a sanitary landfill shall not accept baled solid waste for final disposal. Solid waste which is baled on-site may be disposed of at the sanitary landfill. ~~The department shall develop rules which define baled solid waste and provide for the safe and proper method of disposal of such waste.~~

Approved April 7, 1999

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**CHAPTER 15**  
CONSUMER CREDIT TRANSACTIONS — FEES AND CHARGES  
*H.F. 443*

**AN ACT** relating to permissible fees and charges which may be assessed and collected with respect to certain consumer credit transactions.

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

Section 1. Section 535.10, subsection 3, Code 1999, is amended to read as follows:

3. a. A lender may collect in connection with establishing or renewing a home equity line of credit the costs listed in section 535.8, subsection 2, paragraph "b", charges for insurance as described in section 537.2501, subsection 2, and a loan processing fee as agreed between the borrower and the lender, and annually may collect an account maintenance fee of not more than fifteen dollars. Fees collected under this subsection shall be disregarded for purposes of determining the maximum charge permitted by subsection 4.

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\* Section 321.21 probably intended