

## CHAPTER 1041

### CREDIT CARD FRAUD — USE OF MINOR'S NAME

*H.F. 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](#).

Approved March 30, 2016