

WEST VIRGINIA LEGISLATURE

2024 REGULAR SESSION

Introduced

House Bill 5000

By Delegates Brooks and Foster

[Introduced January 22, 2024; Referred to the
Committee on Banking and Insurance then
Government Organization]

1 A BILL to the Code of West Virginia, 1931, as amended, by adding thereto a new section,
2 designated §46A-2-141, relating to restricting when credit card companies can send new
3 cards and stopping credit card companies from invalidating a card due to lack of use prior
4 to the expiration date of the card.

Be it enacted by the Legislature of West Virginia:

ARTICLE 2. CONSUMER CREDIT PROTECTION.

§46A-2-141. Requirements for sending new credit cards; preventing invalidation due to non-use.

1 (a) No credit card company may issue a new card prior to the expiration date of the already
2 issued card unless requested by the cardholder. Credit card companies may send replacement
3 cards within 60 days of the expiration month of the currently issued card.

4 (b) Credit card companies may not invalidate a card due to lack of use prior to the
5 expiration date of the card without the consent of the cardholder.

NOTE: The purpose of this bill is to restrict when credit card companies can send new cards and to stop credit card companies from invalidating unused cards.

Strike-throughs indicate language that would be stricken from a heading or the present law and underscoring indicates new language that would be added.