



SENATOR CLAIRE MCCASKILL FIGHTING TO PROTECT AMERICAN CONSUMERS



Authored Bill to Crack Down on Abusive Practices by Debt Settlement Companies. In 2010, Sen. McCaskill introduced the Debt Settlement Consumer Protection Act (S. 3264), legislation intended to crack down on abusive practices by the rapidly growing debt settlement industry. Debt settlement companies market themselves to financially distressed consumers as an alternative to bankruptcy or conventional credit counseling. They require large up-front payments and strongly encourage their customers to stop paying their creditors. However, debt settlement companies are not generally successful at assisting their customers, and most participants end up owing more money than they did in the first place. McCaskill's bill would ban up-front fees and increase transparency in the debt settlement industry.

Protected Seniors from the Rapidly Growing Reverse Mortgage Industry. In 2007, Sen. McCaskill introduced the Reverse Mortgage Proceeds Protection Act (S. 2490), legislation intended to protect seniors from aggressive marketing and predatory lending amid the rapid growth of the reverse mortgage industry. Earlier in 2007, McCaskill chaired a Senate hearing in which she heard compelling testimony from a family affected by aggressive, predatory marketing of reverse mortgages. McCaskill's bill would help to protect seniors by ensuring they receive independent counseling prior to signing up for a reverse mortgage and requiring that the U.S. Department of Housing and Urban Development (HUD) to issue stronger regulations related to consumer protections. McCaskill's bill eventually became law as part of the Housing and Economic Recovery Act of 2008.

Expanded Protections for Consumer Product Safety Whistleblowers. In 2007, Sen. McCaskill secured an amendment to the Consumer Product Safety Commission Reauthorization Act that extended whistleblower rights to private employees who report violations of consumer product safety laws. McCaskill's amendment strengthened the ability of the Consumer Product Safety Commission to protect consumers by empowering private employees to notify the authorities when they suspect a product to be endangering the public.

Increased Oversight of the Consumer Product Safety Commission. In 2007, Sen. McCaskill secured an amendment to the Consumer Product Safety Commission Reauthorization Act that strengthened oversight of the Commission by increasing the budget of the Office of the Inspector General and requiring the Inspector General to do a series of reports to Congress on the Commission's work.

Authored Bill to Require Childproof Caps on Portable Gasoline Containers. In 2007, Sen. McCaskill offered an amendment to the Consumer Product Safety

Commission Reform Act to require childproof caps on all portable gasoline containers, whether sold full or empty. McCaskill took up this issue after hearing many tragic stories, including the story of two Leavenworth children who opened and spilled the contents of a gas can, causing the gasoline vapors to be ignited by a hot water heater. McCaskill's bill was eventually passed and signed into law as a standalone bill, the Children's Gasoline Burn Prevention Act (HR 814).

Led Effort to Protect Owners of GM and Chrysler Vehicles During Bankruptcy. In 2009, Sen. McCaskill stood up for the rights of consumers who owned GM and Chrysler vehicles by convincing these manufacturers to accept responsibility for cars manufactured prior to when these manufacturers filed for bankruptcy.

Led Digital Television (DTV) Transition Public Awareness Campaign. In 2008, Sen. McCaskill led an effort to educate the public in Missouri about the upcoming transition to digital television (DTV). McCaskill authored a column on the DTV transition that appeared in several local newspapers and distributed information on the DTV transition to every community senior center in the state of Missouri. Further, McCaskill directed her staff to hold over 120 events around Missouri on the DTV transition. McCaskill's extensive outreach efforts helped result in 775,219 Missourians applying for the DTV discount coupons.

Sought to Guarantee Local Network Coverage for Rural Satellite Customers. In 2009, Sen. McCaskill sought to amend the Satellite Reauthorization bill to require satellite carriers such as DIRECTV and Dish Network to provide their customers with local network coverage. McCaskill sought to make this change after receiving complaints from satellite customers in St. Joseph and Kirksville who were unable to watch their local ABC, NBC, CBS and Fox affiliates through their satellite service. This can present an important safety hazard, as many people rely on their local television stations for severe weather warnings and alerts. McCaskill secured an FCC study on the feasibility of providing full "local-into-local" service for satellite customers, and also secured a commitment from Dish Network to begin serving St. Joseph and Kirksville with local-into-local service.

Improved Food Safety While Protecting Small Farmers. In 2010, Sen. McCaskill worked to help prevent and better respond to foodborne illnesses that result in 76 million illnesses and 5,000 deaths in the United States every year. The Food Safety Modernization Act, signed into law with Sen. McCaskill's support, takes commonsense steps to improve the safety of our food supply. The legislation authorizes the Food and Drug Administration (FDA) to issue mandatory recalls in the event that businesses do not voluntarily recall harmful foods. The legislation also subjects imported foods to increased scrutiny. The FDA will be able to require certification for high-risk foods, and deny entry to foods that lack certification or are from a foreign facility that has refused U.S. inspectors. Recognizing that what's appropriate for large companies may not be appropriate for small, local producers, Sen. McCaskill supported an amendment to the legislation to ensure that small

family farms and products sold through farmers' markets, bake sales and road side stands were exempt from new regulations.

Protected Consumers from Predatory Lending Practices by Credit Card

Companies. In 2007, Sen. McCaskill introduced the Stop Unfair Practices in Credit Cards Act to protect Missourians against predatory lending and fight against abusive practices by big lenders. Many of the provisions contained in that bill were included in the Credit CARD Act, which Congress passed and the President signed into law in June 2009. These consumer protections now require credit card statements to be mailed 21 days before a bill is due, prohibit card issuers from structuring payments to maximize interest charges and put limitations on card issuers' ability to change unreasonable interest rates. Sen. McCaskill also championed provisions to help students avoid credit card debt by requiring credit card companies to adhere to responsible lending practices on campus.