

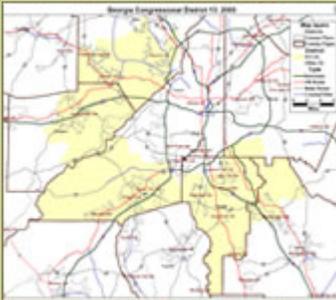


NewsLETTER

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13th DISTRICT



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13th DISTRICT UPDATE

TOP NEWS:

ARE YOU READY for the Nationwide Transition to Digital Television? *FRIDAY, JUNE 12TH*



If you do not have a digital TV and rely on antenna reception (not pay TV, cable or satellite service) to receive your local stations, you will need to "Get Ready" to ensure continued reception of your local stations after Friday, June 12, 2009. **Rep. Scott reminds constituents that this Friday the nationwide digital transition will take place.** All analog television sets that receive signals over the air, and not from cable or satellite, will need a digital-to-analog converter box to display digital signals. For more information on the digital television transition visit www.dtv.gov or call 770-210-5073.

[Click here](#) for more information on the TV Converter Box Coupon Program.

Rep. Scott Supports Credit Cardholder's Bill of Rights



Rep. David Scott (D-GA) released the following statement in support of the Credit Cardholders' Bill of Rights Act.

"In recent months every American, from homeowners to bankers, have felt the effects of a down economy and a strained credit industry," stated Rep. Scott. "And while the credit industry plays an essential role in our consumer economy, it is unjust for credit card companies to exploit consumers and arbitrarily increase credit card rates on responsible consumers."

"Most American families are budgeting their finances, using credit cards responsibly and paying their bills every month; yet one-fifth of Americans carrying credit card debt pay an interest rate above 20 percent. The practices that many credit card companies have adopted – making profits at the expense of responsible credit cardholders – are incomprehensible and go against our economic values that reward hard work and responsibility."

Summary of Credit Cardholder's Bill of Rights

Prevents Unfair Increases in Interest Rates and Changes in Terms

- Prohibits arbitrary interest rate increases on existing balances, unless the consumer is 60 days late on a payment or fails to comply with a workout agreement;
- Eliminates "universal default," where card issuers raise interest rates because of

lateness or default with other creditors — even if the cardholder is in good standing with the card in question;

- Requires a credit card issuer who increases a cardholder's interest rate to periodically review and decrease the rate if indicated by the review;
- Prohibits issuers from increasing rates on a cardholder in the first year a credit card account is opened;
- Requires promotional rates to last at least 6 months.

[Click here](#) to continue reading the summary of the Credit Cardholder's Bill of Rights.

Congressman Scott Announces New Passport Rules

Planning to Travel Outside of the United States? Continue Reading...



If you will be traveling outside of the United States anytime after June 1, 2009, please be aware of the new passport rule:

U.S. Citizens entering or re-entering the United States at SEA or Land ports of entry are required to present a valid passport, passport card, or other travel document approved by the Dept. of Homeland Security.

Exceptions:

CHILDREN – U.S. Citizen children under the age of 16 will be able to present the original or copy of their birth certificate, or other proof of U.S. citizenship such as a naturalization certificate or citizenship card.

Groups of U.S. citizen children ages 16 through 18, when traveling with a school or religious group, social organization, or sports team, will be able to enter under adult supervision with originals or copies of their birth certificates or other proof of citizenship.

Simplify your travel!

For more information on the changing travel requirements, visit the Department of Homeland Security's [GetYouHome.gov](#) page.

In Other News:

Connect with Rep. Scott on FACEBOOK! Get exclusive content and interact with Representative David Scott right from Facebook. [Click here](#) to become a Fan.

Scott Announces that Post 9/11 Veterans Can Begin Signing Up for the New GI Bill for the 21st Century



Rep. Scott announced that Iraq and Afghanistan veterans can now begin signing up for benefits under the New GI Bill. The "Post-9/11 GI Bill" was enacted last year to restore the promise of a full, four-year college education for Iraq and Afghanistan veterans and will take effect on August 1, 2009.

As of May 1, 2009, veterans may begin applying for a *certificate of eligibility* for the new college benefits.

[Click here](#) to continue reading
[Click here](#) to apply for a certificate of eligibility

What's Happening in Congress?

Currently on the House Floor

Keep track of the latest developments and votes on legislation being considered in the House.

➤ [Current Proceedings](#)

Weekly Senate Schedule

See what bills and what amendments will be discussed in the Senate this week, courtesy of the Senate's official website.

➤ [Senate Calendar](#)

Legislative News:

Recent Votes by Congressman Scott:

⌘ **H.R. 2352 – Job Creation Through Entrepreneurship Act**

Amends the Small Business Act to direct the Administrator of the Small Business Administration (SBA) to establish a Veterans Business Center Program to provide entrepreneurial training and counseling to veterans. Requires the Program to be headed by a Director, who shall establish a process to designate entities as veteran business centers, and provides funding for such centers. Requires each center to provide veterans' entrepreneurial development, counseling of veteran-owned small businesses, and government procurement assistance to veterans. Targets for such centers areas where the population of veterans, and the population of veterans of Operations Iraqi Freedom or Enduring Freedom, exceed the national median. Directs the Administrator to contract with third-party vendors for: (1) entrepreneurial distance learning content and the development of communications technology that distributes such content to potential and existing entrepreneurs throughout the United States; and (2) the establishment of a nationwide online network for the exchange of peer-to-peer technical assistance. Requires a biannual report from the Administrator to Congress on the implementation of this section. Authorizes appropriations. Directs the Administrator to: (1) develop and submit to Congress a plan for using the SBA's entrepreneurial development programs to create jobs during FY2010-FY2011; (2) develop and implement a data collection process for all entrepreneurial development programs; (3) report annually to Congress on opportunities to foster coordination, limit duplication, and improve program delivery for federal entrepreneurial development programs; (4) establish a database of entrepreneurial development services, and make such database available through the SBA's website; (5) designate in each district office an entrepreneurial development community specialist; and (6) publish a design for a web-based portal to provide comprehensive information on SBA entrepreneurial development programs. Directs the Administrator to establish and carry out a microenterprise training center program for providing low-income and unemployed individuals with training and counseling on starting a microenterprise (a business with not more than six employees and begun with an initial investment of not more than \$40,000). Requires the Administrator to establish at least ten such centers in geographically diverse areas.

⌘ **DS voted FOR H.R. 2352; H.R. 2352 passed 406-15 (5/20/09)**

⌘ **S. 896 – Helping Families Save Their Homs Act**

Amends the National Housing Act to authorize the Secretary of Housing and Urban Development (HUD) to implement a program solely to encourage loan modifications for eligible delinquent mortgages through the payment of insurance benefits and assignment of the mortgage to the Secretary and the subsequent modification of the terms of the mortgage according to a loan modification approved by the mortgagee. Shields servicers from liability for implementing mortgage loan modifications or loss mitigation plans if they are in compliance with fiduciary duties required by the Truth in Lending Act (including any refinancing undertaken pursuant to standard loan modification, sale, or disposition guidelines issued by the Secretary of the Treasury). Requires mortgagor certification to HUD that the mortgagor has neither intentionally defaulted on an existing mortgage, nor provided false information, nor (as under existing law) been convicted for fraud during the 10-year period ending upon the insurance of the mortgage under this Act.

⌘ **DS voted FOR S. 896; H.R. 896 passed 367-54 (5/19/09)**



