

## House Financial Services Republicans Poised to Vote To Protect Late Fees After Industry Lined Their Pockets With Over \$7.9 Million

**Summary:** In March 2024, the Consumer Financial Protection Bureau (CFPB) [finalized](#) its Credit Card Late Fee Rule—first [introduced](#) in February 2023—capping most credit card late fees at [\\$8](#) from a current average of [\\$32](#). The rule also [banned](#) the automatic adjustment of late fees to annual inflation, estimated to save consumers **over \$10 billion a year**.

Several industry trade groups, including the [American Bankers Association](#), the [Consumer Bankers Association](#), the [Independent Community Bankers of America](#), the [Bank Policy Institute](#), and the [U.S. Chamber of Commerce](#), immediately denounced the CFPB's final Credit Card Late Fee Rule as "consumer redistribution, not consumer protection" and "send[ing] the wrong message that punctual credit card payments are not a significant priority."

In February 2024, the Federal Reserve Bank of New York released data showing that Americans' credit card balances reached a "new record high of [\\$1.13 trillion](#)" in Q4 2023 and that the number of late credit card payments and delinquencies were [growing](#). In 2019, nearly [60% of the \\$23.6 billion](#) that card issuers charged consumers were from late fees, and in 2022, late fees returned to pre-pandemic levels at [\\$14.5 billion](#). According to a January 2024 Bankrate survey, [49%](#) of American credit cardholders are carrying debt from month to month, while [39%](#) of Americans said credit card debt was their biggest barrier to building wealth in 2023.

On April 17th, the House Financial Services Committee (HFSC) will markup and vote on [House Joint Resolution 122](#), a Congressional Review Act resolution [introduced](#) by Rep. Andy Barr (R-KY06) to block the CFPB's credit card late fee rule.

**While credit card balances climb, a review by Accountable.US shows House Financial Services Republicans have received over \$7.9 million from industry groups against this rule and the largest credit issuers, including:**

**Arkansas:** From 2022 to 2023, Arkansans' average credit card balances increased [9.3% to \\$5,667](#). Over his career, **HFSC Republican French Hill (R-AR02)** has received **\$624,000** combined from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and the eight largest U.S. credit card issuers.

**California:** From 2022 to 2023, Californians' average credit card balances increased [11.7% to \\$6,736](#). Over her career, **HFSC Republican Young Kim (R-CA40)** has received **\$119,500** combined from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and the eight largest U.S. credit card issuers.

**Florida:** From 2022 to 2023, Floridians' average credit card balances increased [11% to \\$7,112](#). Over their careers, **HFSC Republicans Bill Posey (R-FL08)** and **Byron Donalds (R-FL19)** have received **\$172,750** and **\$53,500** respectively from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and the eight largest U.S. credit card issuers.

**Georgia:** From 2022 to 2023, Georgians' average credit card balances increased [11% to \\$6,955](#). Over his career, **HFSC Republican Barry Loudermilk (R-GA11)** has received **\$168,000** combined from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and the eight largest U.S. credit card issuers.

**Indiana:** From 2022 to 2023, Hoosiers' average credit card balances increased [9.7% to \\$5,502](#). Over her career, **HFSC Republican Erin Houchin (R-IN09)** has received **\$45,000** combined from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and six of the eight largest U.S. credit card issuers.

**Iowa:** From 2022 to 2023, Iowans' average credit card balances increased [8.6% to \\$5,227](#). Over his career, **HFSC Republican Zach Nunn (R-IA02)** has received **\$53,000** combined from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and seven of the eight largest U.S. credit card issuers.

**Kentucky:** From 2022 to 2023, Kentuckians' average credit card balances increased [8.4% to \\$5,304](#). Over his career, **HFSC Republican Andy Barr (R-KY06)** has received **\$711,000** combined from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and the eight largest U.S. credit card issuers.

**Michigan:** From 2022 to 2023, Michiganders' average credit card balances increased [9.9% to \\$5,787](#). Over his career, **HFSC Republican Bill Huizenga (R-MI04)** has received **\$735,998** combined from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and the eight largest U.S. credit card issuers.

**Minnesota:** From 2022 to 2023, Minnesotans' average credit card balances increased [8.9% to \\$5,906](#). Over his career, **HFSC Republican Tom Emmer (R-MN06)** has received **\$489,000** combined from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and the eight largest U.S. credit card issuers.

**Missouri:** From 2022 to 2023, Missourians' average credit card balances increased [8.9% to \\$5,902](#). Over their careers, **HFSC Republicans Blaine Luetkemeyer (R-MO03)** and **Ann Wagner (R-MO02)** have received **\$1,024,500** and **\$545,500**, respectively, from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and the eight largest U.S. credit card issuers.

**Nebraska:** From 2022 to 2023, Nebraskans' average credit card balances increased [9.4% to \\$5,811](#). Over his career, **HFSC Republican Mike Flood (R-NE01)** has received **\$53,000** combined from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and the eight largest U.S. credit card issuers.

**New York:** From 2022 to 2023, New Yorkers' average credit card balances increased [8.6% to \\$6,809](#). Over their careers, **HFSC Republicans Andrew Garbarino (R-NY02)** and **Mike Lawler (R-NY17)** have received **\$109,000** and **\$37,500**, respectively, from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and the eight largest U.S. credit card issuers.

**North Carolina:** From 2022 to 2023, North Carolinians' average credit card balances increased [9.7% to \\$6,205](#). Over his career, **HFSC Chairman Patrick McHenry (R-NC10)** has received over **\$1,268,500** combined from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and the eight largest U.S. credit card issuers.

**Ohio:** From 2022 to 2023, Ohioans' average credit card balances increased [8.2% to \\$5,759](#). Over his career, **HFSC Republican Warren Davidson (R-OH08)** has received **\$126,000** combined from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and seven of the eight largest U.S. credit card issuers.

**Oklahoma:** From 2022 to 2023, Oklahomans' average credit card balances increased [8.7% to \\$6,145](#).

Over his career, **HFSC Republican Frank Lucas (R-OK03)** has received **\$333,000** combined from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and seven of the eight largest U.S. credit card issuers.

**Pennsylvania:** From 2022 to 2023, Pennsylvanians' average credit card balances increased [8.4% to \\$6,111](#). Over his career, **HFSC Republican Dan Meuser (R-PA09)** has received **\$72,000** combined from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and five of the eight largest U.S. credit card issuers.

**South Carolina:** From 2022 to 2023, South Carolinians' average credit card balances increased [9.2% to \\$6,239](#). Over their careers, **HFSC Republicans William Timmons (R-SC04)** and **Ralph Norman (R-SC05)** have received **\$118,500** and **\$34,000**, respectively, from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and the eight largest U.S. credit card issuers.

**Tennessee:** From 2022 to 2023, Tennesseans' average credit card balances increased [10.3% to \\$5,993](#). Over their careers, **HFSC Republicans John Rose (R-TN06)** and **Andy Ogles (R-TN05)** have received **\$53,000** and **\$6,000**, respectively, from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and the eight largest U.S. credit card issuers.

**Texas:** From 2022 to 2023, Texans' average credit card balances increased [10.2% to \\$7,211](#). Over their careers, **HFSC Republicans Pete Sessions (R-TX17)**, **Roger Williams (R-TX25)**, and **Monica De La Cruz (R-TX15)** have received **\$400,950**, **\$184,000**, and **\$21,500**, respectively, from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and the eight largest U.S. credit card issuers.

**West Virginia:** From 2022 to 2023, West Virginians' average credit card balances increased [6.9% to \\$5,348](#). Over his career, **HFSC Republican Alexander Mooney (R-WV02)** has received **\$89,500** combined from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and seven of the eight largest U.S. credit card issuers.

**Wisconsin:** From 2022 to 2023, Wisconsinites' average credit card balances increased [9% to \\$5,242](#). Over their careers, **HFSC Republicans Bryan Steil (R-WI01)** and **Scott Fitzgerald (R-WI05)** have received **\$241,500** and **\$44,000**, respectively, from industry trade groups that have attacked the CFPB's Credit Card Late Fee Rule and the eight largest U.S. credit card issuers.

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## Background

**In March 2023, The Consumer Financial Protection Bureau (CFPB) Released Its Final Credit Card Late Fee Rule Set To Save Consumers \$10 Billion A Year With Several Industry Trade Groups Immediately Denouncing The Rule As "Consumer Redistribution, Not Consumer Protection" And "Send[ing] The Wrong Message That Punctual Credit Card Payments Are Not A Significant Priority."**

**In March 2024, The Consumer Financial Protection Bureau (CFPB) Finalized Its Credit Card Late Fee Rule—First Introduced In February 2023—Capping Most Credit Card Late Fees To \$8 From A Current Average Of \$32 While Also Banning The Automatic Adjustment Of Late Fees To Annual Inflation, Saving Consumers Over \$10 Billion A Year.**

**February 1, 2023: The Consumer Financial Protection Bureau (CFPB) Proposed A New Rule "Curb[ing] Excessive Credit Card Late Fees That Cost American Families About \$12 Billion Each Year" Which The Bureau Estimated Would Save Consumers "As Much As \$9 Billion Per Year."** "Today, the Consumer Financial Protection Bureau (CFPB) proposed a rule to curb excessive credit card late fees that cost American families about \$12 billion each year. Major credit card issuers continue to profit off late fees that are protected by an expansive immunity provision. Credit card companies have also relied on this provision to hike fees with inflation, even if they face no additional collection costs. The proposed rule would help ensure that over the top late fee amounts are illegal. Based on the CFPB's estimates, the proposal could reduce late fees by as much as \$9 billion per year." [Consumer Financial Protection Bureau, [02/01/23](#)]

**March 5, 2024: The CFPB Released Its Finalized Credit Card Late Fee Rule Limiting The Majority Of Credit Card Late Fees To \$8 From As Much As \$32, Estimated To Save American Families Over \$10 Billion A Year.** "The Consumer Financial Protection Bureau (CFPB) finalized a rule today to cut excessive credit card late fees by closing a loophole exploited by large card issuers. The rule will curb fees that cost American families more than \$14 billion a year. The CFPB estimates that American families will save more than \$10 billion in late fees annually once the final rule goes into effect by reducing the typical fee from \$32 to \$8. This will be an average savings of \$220 per year for the more than 45 million people who are charged late fees." [Consumer Financial Protection Bureau, [03/05/24](#)]

- **The CFPB's Final Rule Will Apply To The Largest Credit Card Issuers With Over 1 Million Open Accounts, Making Up "More Than 95% Of Total Outstanding Credit Card Balances."** "The CFPB's final rule applies to the largest credit card issuers, those with more than 1 million open accounts. These companies account for more than 95% of total outstanding credit card balances. CFPB data shows that smaller issuers tend to charge lower rates and fees to their borrowers, while the vast majority of the largest issuers charge close to the maximum allowable late fee amount." [Consumer Financial Protection Bureau, [03/05/24](#)]
- **Credit Issuers Will Be Able To Charge Late Fees Exceeding \$8 "So Long As They Can Prove The Higher Fee Is Necessary To Cover Their Actual Collection Costs."** "Larger card issuers will be able to charge fees above the threshold so long as they can prove the higher fee is necessary to cover their actual collection costs." [Consumer Financial Protection Bureau, [03/05/24](#)]



**The CFPB's Final Rule Will Also Eliminate The Automatic Adjustment Of Late Fees To Annual Inflation.**

"The CFPB's final rule eliminates the automatic annual inflation adjustment for the \$8 late fee threshold. This adjustment was added by the Federal Reserve Board and is not required by law. The CFPB will instead monitor market conditions and adjust the \$8 late fee immunity threshold as necessary." [Consumer Financial Protection Bureau, [03/05/24](#)]

**Several Industry Trade Groups, Including The American Bankers Association, The Consumer Bankers Association, The Independent Community Bankers Of America, The Bank Policy Institute, And The U.S. Chamber Of Commerce, Immediately Came Out Denouncing The CFPB's Final Credit Card Late Fee Rule As "Consumer Redistribution, Not Consumer Protection" And "Send[ing] The Wrong Message That Punctual Credit Card Payments Are Not A Significant Priority."**

**March 2024: Consumer Bankers Association President And CEO Lindsey Johnson Slammed The CFPB's Final Credit Card Late Fee Rule As "Consumer Redistribution, Not Consumer Protection" And Claimed The Rule "Continues The CFPB's Deeply Problematic Practice Of Rushing To Prioritize Headlines At The Expense Of Legal Process."** "Consumer Bankers Association (CBA) President and CEO Lindsey Johnson today released the following statement regarding the final rule issued by the Consumer Financial Protection Bureau (CFPB) limiting the safe harbor amount credit card issuers can charge consumers for late payments. The safe harbor thresholds were previously set by the Federal Reserve Board in its sweeping reforms of the credit card industry under the 2009 CARD Act. 'The rule's policy goals are, at best, consumer redistribution, not consumer protection. Equally concerning is that this rule continues the CFPB's deeply problematic practice of rushing to prioritize headlines at the expense of legal process. But this time they're also endangering consumers' long-term financial health.'" [Consumer Bankers Association, [03/05/24](#)]

**March 5, 2024: American Bankers Association President And CEO Rob Nichols Claimed The CFPB's Credit Card Late Fee Rule Would Lead To "More Late Payments, Higher Debt, Lower Credit Scores And Reduced Credit Access For Those Who Need It Most," And Suggested The Timing Of The Release Ahead Of The State Of The Union Was The CFPB "Choosing To Put Politics Over Sound Public Policy."** "Today's flawed final rule will not only reduce competition and increase the cost of credit, but will also result in more late payments, higher debt, lower credit scores and reduced credit access for those who need it most. The Bureau's misguided decision to cap credit card late fees at a level far below banks' actual costs will force card issuers to reduce credit lines, tighten standards for new accounts and raise APRs for all consumers – even those who pay on time. It comes as the CFPB continues to use misleading blog posts and irresponsible press statements to paint an inaccurate and distorted picture of today's highly competitive credit card market, which offers consumers a wide variety of card programs and features they value – provided by banks of all sizes across the country. Just days before the State of the Union, this supposedly independent agency is clearly choosing to put politics over sound public policy." [American Bankers Association, [03/05/24](#)]

**March 5, 2024: Despite The CFPB's Credit Card Late Fee Rule Exempting Community Banks, Independent Community Bankers Of America President And CEO Rebeca Romero Rainey Attacked The Rule For "Send[ing] The Wrong Message That Punctual Credit Card Payments Are Not A Significant Priority," Claiming These Fees "Deter Late Payments And Help Offset The Significant Costs Of Collection For Issuers."** "Independent Community Bankers of America President and CEO Rebeca Romero Rainey released the following statement on today's Consumer Financial Protection Bureau final rule on credit card fees for late payments. [...] 'The CFPB's rule sends the wrong message that punctual credit card payments are not a significant priority, which could result in consumers making more late payments and incurring additional interest charges that would harm them in the long term. Credit card late fees — which are clearly disclosed — deter late payments and help offset the significant costs of collection for issuers. Generally,

late fees are used by businesses — and by federal and state governments — to encourage timely payment." [Independent Community Bankers of America, [03/05/24](#)]

- **In Her Statement, Romero Noted That The "ICBA And The Nation's Community Banks Are Encouraged That The CFPB's Final Rule On Credit Card Fees For Late Payments Exempts Community Banks."** "While ICBA and the nation's community banks are encouraged that the CFPB's final rule on credit card fees for late payments exempts community banks due to their relationship-based business model, we remain concerned about the unintended consequences of the rule." [Independent Community Bankers of America, [03/05/24](#)]

**March 5, 2024: In Reacting To The CFPB's Finalized Credit Card Late Fee Rule, Bank Policy Institute President And CEO Greg Baer Criticized The Rule As A "Prime Example Of How The CFPB Has Been Politicized, And How Its Regulatory Actions Promote Rhetoric Over Analysis And Data," Adding The Bureau Was "Gut[ting] An Important Risk Management Tool."** "BPI President and CEO Greg Baer issued the following statement in response: Today's announcement is a prime example of how the CFPB has been politicized, and how its regulatory actions promote rhetoric over analysis and data, and perceived short-term political gain over the long-term benefits of consumers. As the CFPB guts an important risk management tool using junk economic analysis, all consumers who pay on time will now pay more, and low- and moderate-income borrowers who pose greater risk will lose some access to credit. Given the rule's multiple deficiencies and shortcomings, its fate is likely to be resolved in federal court." [Bank Policy Institute, [03/05/24](#)]

**March 5, 2024: In A Statement, U.S. Chamber Of Commerce Executive Vice President, Chief Policy Officer, And Head Of Strategic Advocacy Neil Bradley Said The CFPB Had "Once Again" "Exceeded Its Authority" In Finalizing Its Credit Card Late Fee Rule, Vowing To "Imminently" File A Lawsuit To "Prevent This Misguided And Harmful Rule From Going Into Effect."** "U.S. Chamber of Commerce Executive Vice President, Chief Policy Officer, and Head of Strategic Advocacy Neil Bradley issued the following statement regarding the new Consumer Financial Protection Bureau (CFPB) credit card late fees rule that will limit access to affordable consumer credit. 'Once again, the Consumer Financial Protection Bureau has exceeded its authority. The agency's final credit card late fee rule punishes Americans who pay their credit card bills on time by forcing them to pay for those who don't. This will result in fewer card offerings and limit access to affordable credit for many consumers. The Chamber will be filing a lawsuit against the agency imminently to prevent this misguided and harmful rule from going into effect.'" [U.S. Chamber of Commerce, [03/05/24](#)]

- **March 7, 2024: The U.S. Chamber Of Commerce Filed A Lawsuit In The Northern District Of Texas Alongside The American Bankers Association, Consumer Bankers Association, And Other Banking Trade Groups In An Effort To Block The CFPB's Credit Card Late Fees Rule.** "Today, the U.S. Chamber of Commerce filed a lawsuit in the Northern District of Texas seeking a preliminary injunction to stop the Consumer Financial Protection Bureau (CFPB) from implementing a rule that punishes responsible credit card users who pay their bills on time. In promulgating its rule to limit credit card late fees, the CFPB not only exceeded its statutory authority but did so by relying on the use of secret data collected for an unrelated purpose." [U.S. Chamber of Commerce, [03/07/24](#)]

**February 2024: The Federal Reserve Bank Of New York Reported That Americans' Credit Card Balances Reached A "New Record High Of \$1.13 Trillion," With Late Card Payments And Delinquencies Growing.**



**February 2024: The Federal Reserve Bank Of New York Released Data Showing That Americans' Credit Card Balances Reached A "New Record High Of \$1.13 Trillion" In Q4 2023 And That The Number Of Late Credit Card Payments And Delinquencies Were Growing.**

February 2024: The Federal Reserve Bank Of New York Released Data Showing That Americans' Credit Card Balances Reached A "New Record High \$1.13 Trillion," Climbing By \$50 Billion—4.6%—From Q3 2023 To Q4 2023. "Americans' credit card balances climbed to a new record high \$1.13 trillion, according to data released Tuesday by the Federal Reserve Bank of New York. Credit card debt increased by \$50 billion in the fourth quarter of 2023 alone, a 4.6% jump from the previous quarter." [ABC News, [02/06/24](#)]

**In A "Concerning Sign For Consumers And The Broader Economy," The Number Of Americans Making Late Credit Card Payments Is Increasing And Delinquencies Have "Increased Across All Age Groups."** "In a potentially concerning sign for consumers and the broader economy, the number of Americans who are late making their credit card payments is also ticking up. Delinquencies – reflecting missed payments on credit card bills – increased across all age groups. Borrowers between the ages of 30-39 are missing their payments at especially fast rates." [ABC News, [02/06/24](#)]

**In 2019, 60% Of The \$23.6 Billion That Card Issuers Charged Consumers Were From Late Fees, And In 2022, Late Fees Returned To Pre-Pandemic Levels At \$14.5 Billion.**

**According To The CFPB, Of The \$23.6 Billion In Fees That Card Issuers Charged In 2019, \$14 Billion Were From Late Fees.** "Late fees are penalties for not paying a bill by the due date, and can be major sources of revenue for companies. Of the \$23.6 billion fees charged by card issuers in 2019, \$14 billion came from late fees alone." [Consumer Financial Protection Bureau, accessed [02/22/24](#)]

**According To The CFPB, Card Issuers Charged Consumers \$14.5 Billion In Late Fees In 2022, "Returning To Pre-Pandemic Levels."** "Consumers were charged \$14.5 billion in late fees, returning to pre-pandemic levels and up from \$11.3 billion in 2021: Late fees continued to be the most significant fee assessed to cardholders in both dollar amount and frequency. More consumers are facing difficulties paying their credit card bills on time, with delinquency rates rising since the end of pandemic relief programs in 2021." [Consumer Financial Protection Bureau, [10/25/23](#)]

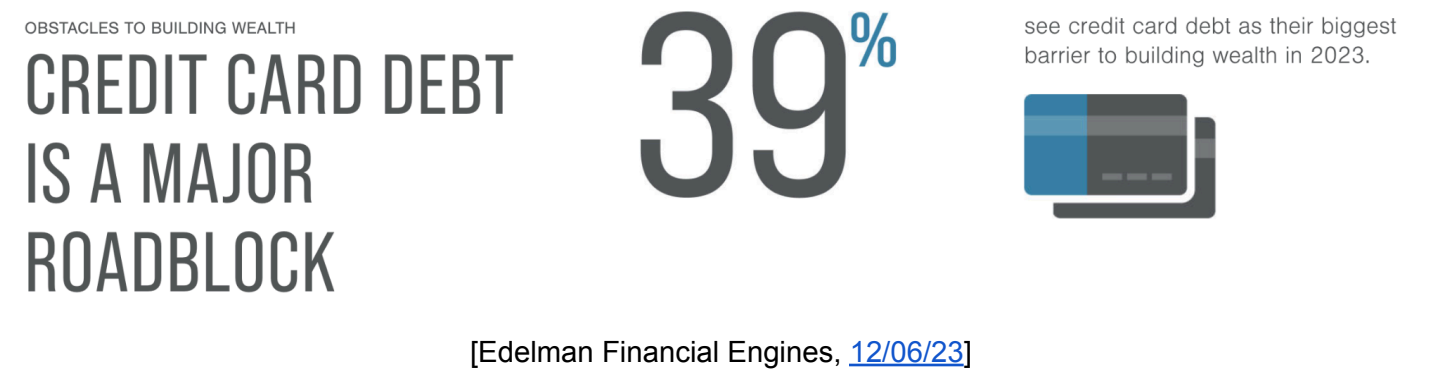
**In March 2022, The CFPB Reported That Late Fees Accounted For 99% Of Card Issuers' Penalty Fees And Represented "Over Half Of The Credit Card Market's Total Consumer Fees."** "MARKET RELIANCE ON CREDIT CARD LATE FEES [...] Late fees account for 99 percent of penalty fees and over half of the credit card market's total consumer fees." [Consumer Financial Protection Bureau, [March 2022](#)]

**49% Of American Credit Cardholders Are Carrying Debt From Month To Month As 39% Of Americans Say Credit Card Debt Is Their Biggest Threat To Building Wealth.**

**According To A Bankrate Survey, 49% Of American Credit Cardholders Are Carrying Debt From Month To Month As 39% Of Americans Say Credit Card Debt Is Their Biggest Barrier To Building Wealth.**

According To A Bankrate Survey, 49% Of American Credit Cardholders Were Carrying Debt From Month To Month In November 2023, Up From 39% In 2021 And 47% In July 2023. “More credit cardholders are carrying card balances from month to month, a recent Bankrate credit card debt survey finds. In November 2023, 49 percent of cardholders fell into this credit card “debt revolver” category — up from 39 percent in 2021 and 47 percent in July 2023.” [Bankrate, [01/08/24](#)]

According To An Edelman Financial Engines Report, 39% Of Americans Say Credit Card Debt Is Their Biggest Barrier To Building Wealth:



Arkansas

From 2022 To 2023, Arkansans’ Average Credit Card Balances Increased 9.3% To \$5,667.

From 2022 To 2023, Arkansans’ Average Credit Card Balances Increased 9.3% To \$5,667.

According To Experian Data, Arkansans Saw Their Average Credit Card Balances Increase 9.3% From 2022 To 2023 To \$5,667:

Average Credit Card Balances by State			
	2022	2023	Change
Arkansas	\$5,183	\$5,667	+9.3%

[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican French Hill (R-AR02) Has Received \$624,000 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member French Hill (R-AR02) Has Received \$246,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

**Over His Congressional Career, Rep. French Hill Has Received \$246,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	<a href="#">\$90,000</a>
Independent Community Bankers of America	<a href="#">\$84,000</a>
Consumer Bankers Association	<a href="#">\$41,500</a>
Bank Policy Institute	<a href="#">\$19,500</a>
U.S. Chamber of Commerce	<a href="#">\$11,000</a>
<b>TOTAL: \$246,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$378,000 From The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, Rep. French Hill Has Received \$378,000 From The Eight Largest Credit Card Issuers:**

<b>Credit Card Issuer</b>	<b>Career Contributions*</b>
Chase	<a href="#">\$67,000</a>
American Express	<a href="#">\$17,000</a>
Citibank	<a href="#">\$58,000</a>
Capital One	<a href="#">\$70,000</a>
Bank of America	<a href="#">\$46,000</a>
Discover	<a href="#">\$12,000</a>
U.S. Bank	<a href="#">\$42,000</a>
Wells Fargo	<a href="#">\$66,000</a>
<b>TOTAL: \$378,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

- **According To The Nilson Report, The Eight Largest U.S. Credit Card Issuers In 2022 Were Chase, American Express, Citi, Capital One, Bank Of America, Discover, U.S. Bank, And Wells Fargo, Collectively Accounting For Over \$4 Trillion In Transactions That Year:**

1. **Chase:** \$1.14 trillion
2. **American Express:** \$1.03 trillion
3. **Citi:** \$563.4 billion
4. **Capital One:** \$534.5 billion
5. **Bank of America:** \$480.6 billion
6. **Discover:** \$210.7 billion
7. **U.S. Bank:** \$190.8 billion
8. **Wells Fargo:** \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]

## California

**From 2022 To 2023, Californians' Average Credit Card Balances Increased 11.7% To \$6,736.**

**From 2022 To 2023, Californians' Average Credit Card Balances Increased 11.7% To \$6,736.**

According To Experian Data, Californians Saw Their Average Credit Card Balances Increase 11.7% From 2022 To 2023 To \$6,736:

Average Credit Card Balances by State			
	2022	2023	Change
California	\$6,030	\$6,736	+11.7%

[Experian, [03/11/24](#)]

**Over Her Career, HFSC Republican Young Kim (R-CA40) Has Received \$119,500 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And The Eight Largest U.S. Credit Card Issuers.**

**Over Her Congressional Career, HFSC Member Rep, Young Kim (R-CA40) Has Received \$56,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

**Over Her Congressional Career, Rep. Young Kim Has Received \$56,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	<a href="#">\$36,000</a>
Independent Community Bankers of America	<a href="#">\$8,500</a>
Consumer Bankers Association	<a href="#">\$0</a>
Bank Policy Institute	<a href="#">\$0</a>
U.S. Chamber of Commerce	<a href="#">\$12,000</a>
<b>TOTAL: \$56,500</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

### **...And \$63,000 From The Eight Largest U.S. Credit Card Issuers.**

**Over Her Congressional Career, Rep. Young Kim Has Received \$63,000 From The Eight Largest Credit Card Issuers:**

<b>Credit Card Issuer</b>	<b>Career Contributions*</b>
Chase	<a href="#">\$3,500</a>
American Express	<a href="#">\$8,000</a>
Citibank	<a href="#">\$5,000</a>
Capital One	<a href="#">\$12,500</a>
Bank of America	<a href="#">\$10,000</a>
Discover	<a href="#">\$3,500</a>
U.S. Bank	<a href="#">\$8,500</a>
Wells Fargo	<a href="#">\$12,000</a>
<b>TOTAL: \$63,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

- **According To The Nilson Report, The Eight Largest U.S. Credit Card Issuers In 2022 Were Chase, American Express, Citi, Capital One, Bank Of America, Discover, U.S. Bank, And Wells Fargo, Collectively Accounting For Over \$4 Trillion In Transactions That Year:**

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3. **Citi:** \$563.4 billion
4. **Capital One:** \$534.5 billion
5. **Bank of America:** \$480.6 billion
6. **Discover:** \$210.7 billion
7. **U.S. Bank:** \$190.8 billion
8. **Wells Fargo:** \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]

**Florida**

**From 2022 To 2023, Floridians' Average Credit Card Balances Increased 11% To \$7,112.**

**From 2022 To 2023, Floridians' Average Credit Card Balances Increased 11% To \$7,112.**

According To Experian Data, Floridians Saw Their Average Credit Card Balances Increase 11% From 2022 To 2023 To \$7,112:

Average Credit Card Balances by State			
	2022	2023	Change
Florida	\$6,408	\$7,112	+11%

[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican Bill Posey (R-FL08) Has Received \$172,750 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Rep. Posey (R-FL08) Has Received \$120,250 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

Over His Congressional Career, Rep. Posey Has Received \$120,250 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:

Banking Trade Group	Career Contributions*
American Bankers Association	<a href="#">\$88,500</a>
Independent Community Bankers of America	<a href="#">\$24,000</a>
Consumer Bankers Association	<a href="#">\$6,000</a>
Bank Policy Institute	<a href="#">\$1,750</a>
U.S. Chamber of Commerce	<a href="#">\$0</a>
<b>TOTAL: \$120,250</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$52,000 From The Eight Largest U.S. Credit Card Issuers.**

Over His Congressional Career, Rep. Posey Has Received \$52,500 From The Eight Largest Credit Card Issuers:

Credit Card Issuer	Career Contributions*
--------------------	-----------------------



Chase	<a href="#">\$9,000</a>
American Express	<a href="#">\$1,000</a>
Citibank	<a href="#">\$3,500</a>
Capital One	<a href="#">\$7,500</a>
Bank of America	<a href="#">\$9,500</a>
Discover	<a href="#">\$4,000</a>
U.S. Bank	<a href="#">\$3,000</a>
Wells Fargo	<a href="#">\$15,000</a>
<b>TOTAL: \$52,500</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

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3. **Citi:** \$563.4 billion
4. **Capital One:** \$534.5 billion
5. **Bank of America:** \$480.6 billion
6. **Discover:** \$210.7 billion
7. **U.S. Bank:** \$190.8 billion
8. **Wells Fargo:** \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]

**Over His Career, HFSC Republican Bryon Donalds (R-FL19) Has Received \$53,500 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And Six Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Byron Donalds (R-FL19) Has Received \$32,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

**Over His Congressional Career, Rep. Donalds Has Received \$32,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	<a href="#">\$20,000</a>
Independent Community Bankers of America	<a href="#">\$11,000</a>
Consumer Bankers Association	<a href="#">\$0</a>
Bank Policy Institute	<a href="#">\$0</a>
U.S. Chamber of Commerce	<a href="#">\$1,000</a>
<b>TOTAL: \$32,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

### **...And \$21,500 From Six Of The Eight Largest U.S. Credit Card Issuers.**

Over His Congressional Career, Rep. Donalds Has Received \$21,500 From Six Of The Eight Largest Credit Card Issuers:

Credit Card Issuer	Career Contributions*
Chase	<a href="#">\$3,000</a>
American Express	<a href="#">\$2,000</a>
Citibank	<a href="#">\$2,000</a>
Capital One	<a href="#">\$0</a>
Bank of America	<a href="#">\$1,000</a>
Discover	<a href="#">\$1,000</a>
U.S. Bank	<a href="#">\$0</a>
Wells Fargo	<a href="#">\$12,500</a>
<b>TOTAL: \$21,500</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

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1. **Chase:** \$1.14 trillion
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3. **Citi:** \$563.4 billion
4. **Capital One:** \$534.5 billion
5. **Bank of America:** \$480.6 billion
6. **Discover:** \$210.7 billion
7. **U.S. Bank:** \$190.8 billion
8. **Wells Fargo:** \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]

## **Georgia**

**From 2022 To 2023, Georgians' Average Credit Card Balances Increased 11% To \$6,955.**

**From 2022 To 2023, Georgians' Average Credit Card Balances Increased 11% To \$6,955.**

According To Experian Data, Georgians Saw Their Average Credit Card Balances Increase 11% From 2022 To 2023 To \$6,955:

Average Credit Card Balances by State			
	2022	2023	Change
Georgia	\$6,265	\$6,955	+11%

[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican Barry Loudermilk (R-GA11) Has Received \$168,000 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Barry Loudermilk (R-GA11) Has Received \$89,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

Over His Congressional Career, Rep. Loudermilk Has Received \$89,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:

Banking Trade Group	Career Contributions*
American Bankers Association	<a href="#">\$50,000</a>
Independent Community Bankers of America	<a href="#">\$32,000</a>
Consumer Bankers Association	<a href="#">\$4,500</a>
Bank Policy Institute	<a href="#">\$2,500</a>
U.S. Chamber of Commerce	<a href="#">\$0</a>
<b>TOTAL: \$89,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$79,000 From The Eight Largest U.S. Credit Card Issuers.**

Over His Congressional Career, Rep. Loudermilk Has Received \$79,000 From The Eight Largest Credit Card Issuers:

Credit Card Issuer	Career Contributions*
Chase	<a href="#">\$9,000</a>
American Express	<a href="#">\$1,500</a>
Citibank	<a href="#">\$9,500</a>
Capital One	<a href="#">\$18,000</a>
Bank of America	<a href="#">\$4,000</a>
Discover	<a href="#">\$8,000</a>
U.S. Bank	<a href="#">\$2,000</a>
Wells Fargo	<a href="#">\$27,000</a>
<b>TOTAL: \$79,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

- According To The Nilson Report, The Eight Largest U.S. Credit Card Issuers In 2022 Were Chase, American Express, Citi, Capital One, Bank Of America, Discover, U.S. Bank, And Wells Fargo, Collectively Accounting For Over \$4 Trillion In Transactions That Year:

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2. **American Express:** \$1.03 trillion
3. **Citi:** \$563.4 billion
4. **Capital One:** \$534.5 billion
5. **Bank of America:** \$480.6 billion
6. **Discover:** \$210.7 billion
7. **U.S. Bank:** \$190.8 billion
8. **Wells Fargo:** \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]

## Indiana

**From 2022 To 2023, Hoosiers' Average Credit Card Balances Increased 9.7% To \$5,502.**

**From 2022 To 2023, Hoosiers' Average Credit Card Balances Increased 9.7% To \$5,502.**

According To Experian Data, Hoosiers Saw Their Average Credit Card Balances Increase 9.7% From 2022 To 2023 To \$5,502:

Average Credit Card Balances by State			
	2022	2023	Change
Indiana	\$5,017	\$5,502	+9.7%

[Experian, [03/11/24](#)]

**Over Her Career, HFSC Republican Erin Houchin (R-IN09) Has Received \$45,000 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And Six Of The Eight Largest U.S. Credit Card Issuers.**

**Over Her Congressional Career, HFSC Member Erin Houchin (R-IN09) Has Received \$20,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

**Over Her Congressional Career, Rep. Houchin Has Received \$20,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	<a href="#">\$11,000</a>
Independent Community Bankers of America	<a href="#">\$5,500</a>
Consumer Bankers Association	<a href="#">\$1,000</a>
Bank Policy Institute	<a href="#">\$0</a>
U.S. Chamber of Commerce	<a href="#">\$2,500</a>
<b>TOTAL: \$20,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$25,000 From Six Of The Eight Largest U.S. Credit Card Issuers.**

**Over Her Congressional Career, Rep. Houchin Has Received \$25,000 From Six Of The Eight Largest Credit Card Issuers:**

<b>Credit Card Issuer</b>	<b>Career Contributions*</b>
Chase	<a href="#">\$5,000</a>
American Express	<a href="#">\$5,000</a>
Citibank	<a href="#">\$3,000</a>
Capital One	<a href="#">\$0</a>
Bank of America	<a href="#">\$3,000</a>
Discover	<a href="#">\$0</a>
U.S. Bank	<a href="#">\$2,000</a>
Wells Fargo	<a href="#">\$7,000</a>
<b>TOTAL: \$25,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

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3. **Citi:** \$563.4 billion
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6. **Discover:** \$210.7 billion
7. **U.S. Bank:** \$190.8 billion
8. **Wells Fargo:** \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]

## Iowa

**From 2022 To 2023, Iowans' Average Credit Card Balances Increased 8.6% To \$5,227.**

**From 2022 To 2023, Iowans' Average Credit Card Balances Increased 8.6% To \$5,227.**

According To Experian Data, Iowans Saw Their Average Credit Card Balances Increase 8.6% From 2022 To 2023 To \$5,227:

Average Credit Card Balances by State			
	2022	2023	Change
Iowa	\$4,811	\$5,227	+8.6%

[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican Zach Nunn (R-IA02) Has Received \$53,000 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And Seven Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Zach Nunn (R-IA02) Has Received \$19,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**



**Over His Congressional Career, Rep. Nunn Has Received \$19,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	<a href="#">\$10,000</a>
Independent Community Bankers of America	<a href="#">\$7,000</a>
Consumer Bankers Association	<a href="#">\$1,000</a>
Bank Policy Institute	<a href="#">\$1,000</a>
U.S. Chamber of Commerce	<a href="#">\$0</a>
<b>TOTAL: \$19,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

### **...And \$34,000 From Seven Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, Rep. Nunn Has Received \$34,000 From Seven Of The Eight Largest Credit Card Issuers:**

<b>Credit Card Issuer</b>	<b>Career Contributions*</b>
Chase	<a href="#">\$5,000</a>
American Express	<a href="#">\$4,000</a>
Citibank	<a href="#">\$3,000</a>
Capital One	<a href="#">\$1,000</a>
Bank of America	<a href="#">\$3,000</a>
Discover	<a href="#">\$0</a>
U.S. Bank	<a href="#">\$5,500</a>
Wells Fargo	<a href="#">\$12,500</a>
<b>TOTAL: \$34,000</b>	

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5. **Bank of America:** \$480.6 billion
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7. **U.S. Bank:** \$190.8 billion
8. **Wells Fargo:** \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]

**Kentucky**

**From 2022 To 2023, Kentuckians' Average Credit Card Balances Increased 8.4% To \$5,304.**

**From 2022 To 2023, Kentuckians' Average Credit Card Balances Increased 8.4% To \$5,304.**

According To Experian Data, Kentuckians Saw Their Average Credit Card Balances Increase 8.4% From 2022 To 2023 To \$5,304:

Average Credit Card Balances by State			
	2022	2023	Change
Kentucky	\$4,894	\$5,304	+8.4%

[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican Andy Barr (R-KY06) Has Received \$711,000 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Andy Barr (R-KY06) Has Received \$219,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

Over His Congressional Career, Rep. Barr Has Received \$219,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:

Banking Trade Group	Career Contributions*
American Bankers Association	<a href="#">\$95,000</a>
Independent Community Bankers of America	<a href="#">\$82,000</a>
Consumer Bankers Association	<a href="#">\$24,500</a>
Bank Policy Institute	<a href="#">\$13,000</a>
U.S. Chamber of Commerce	<a href="#">\$5,000</a>
<b>TOTAL: \$219,500</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$491,500 From The Eight Largest U.S. Credit Card Issuers.**

Over His Congressional Career, Rep. Barr Has Received \$491,500 From The Eight Largest Credit Card Issuers:

Credit Card Issuer	Career Contributions*
--------------------	-----------------------

Chase	<a href="#">\$83,500</a>
American Express	<a href="#">\$25,500</a>
Citibank	<a href="#">\$78,000</a>
Capital One	<a href="#">\$95,000</a>
Bank of America	<a href="#">\$78,500</a>
Discover	<a href="#">\$9,000</a>
U.S. Bank	<a href="#">\$62,500</a>
Wells Fargo	<a href="#">\$59,500</a>
<b>TOTAL: \$491,500</b>	

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[U.S. News via Wayback Machine, [05/02/23](#)]

## Michigan

**From 2022 To 2023, Michiganders' Average Credit Card Balances Increased 9.9% To \$5,787.**

**From 2022 To 2023, Michiganders' Average Credit Card Balances Increased 9.9% To \$5,787.**

According To Experian Data, Michiganders Saw Their Average Credit Card Balances Increase 9.9% From 2022 To 2023 To \$5,787:

Average Credit Card Balances by State			
	2022	2023	Change

Michigan	\$5,265	\$5,787	+9.9%
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[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican Bill Huizenga (R-MI04) Has Received \$735,998 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Bill Huizenga (R-MI04) Has Received \$223,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

Over His Congressional Career, Rep. Huizenga Has Received \$223,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:

Banking Trade Group	Career Contributions*
American Bankers Association	<a href="#">\$104,000</a>
Independent Community Bankers of America	<a href="#">\$61,500</a>
Consumer Bankers Association	<a href="#">\$41,000</a>
Bank Policy Institute	<a href="#">\$16,500</a>
U.S. Chamber of Commerce	<a href="#">\$0</a>
<b>TOTAL: \$223,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$512,998.67 From The Eight Largest U.S. Credit Card Issuers.**

Over His Congressional Career, Rep. Huizenga Has Received \$512,998.67 From The Eight Largest Credit Card Issuers:

Credit Card Issuer	Career Contributions*
Chase	<a href="#">\$101,000</a>
American Express	<a href="#">\$18,500</a>
Citibank	<a href="#">\$83,498.67</a>
Capital One	<a href="#">\$109,500</a>
Bank of America	<a href="#">\$65,500</a>
Discover	<a href="#">\$19,500</a>
U.S. Bank	<a href="#">\$50,500</a>
Wells Fargo	<a href="#">\$65,000</a>
<b>TOTAL: \$512,998.67</b>	

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4. **Capital One:** \$534.5 billion
5. **Bank of America:** \$480.6 billion
6. **Discover:** \$210.7 billion
7. **U.S. Bank:** \$190.8 billion
8. **Wells Fargo:** \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]

## Minnesota

**From 2022 To 2023, Minnesotans' Average Credit Card Balances Increased 8.9% To \$5,906.**

**From 2022 To 2023, Minnesotans' Average Credit Card Balances Increased 8.9% To \$5,906.**

According To Experian Data, Minnesotans Saw Their Average Credit Card Balances Increase 8.9% From 2022 To 2023 To \$5,906:

Average Credit Card Balances by State			
	2022	2023	Change
Minnesota	\$5,425	\$5,906	+8.9%

[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican Tom Emmer (R-MN06) Has Received \$489,000 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Tom Emmer (R-MN06) Has Received \$162,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

**Over His Congressional Career, Rep. Emmer Has Received \$162,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	<a href="#">\$95,000</a>
Independent Community Bankers of America	<a href="#">\$45,500</a>
Consumer Bankers Association	<a href="#">\$6,500</a>
Bank Policy Institute	<a href="#">\$12,000</a>
U.S. Chamber of Commerce	<a href="#">\$3,500</a>
<b>TOTAL: \$162,500</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

### **...And \$326,500 From The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, Rep. Emmer Has Received \$326,500 From The Eight Largest Credit Card Issuers:**

<b>Credit Card Issuer</b>	<b>Career Contributions*</b>
Chase	<a href="#">\$56,000</a>
American Express	<a href="#">\$18,500</a>
Citibank	<a href="#">\$43,500</a>
Capital One	<a href="#">\$65,000</a>
Bank of America	<a href="#">\$33,000</a>
Discover	<a href="#">\$7,000</a>
U.S. Bank	<a href="#">\$33,000</a>
Wells Fargo	<a href="#">\$70,500</a>
<b>TOTAL: \$326,500</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

- **According To The Nilson Report, The Eight Largest U.S. Credit Card Issuers In 2022 Were Chase, American Express, Citi, Capital One, Bank Of America, Discover, U.S. Bank, And Wells Fargo, Collectively Accounting For Over \$4 Trillion In Transactions That Year:**

1. **Chase:** \$1.14 trillion
2. **American Express:** \$1.03 trillion
3. **Citi:** \$563.4 billion
4. **Capital One:** \$534.5 billion
5. **Bank of America:** \$480.6 billion
6. **Discover:** \$210.7 billion
7. **U.S. Bank:** \$190.8 billion
8. **Wells Fargo:** \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]

**Missouri**



**From 2022 To 2023, Missourians' Average Credit Card Balances Increased 8.9% To \$5,902.**

**From 2022 To 2023, Missourians' Average Credit Card Balances Increased 8.9% To \$5,902.**

According To Experian Data, Missourians Saw Their Average Credit Card Balances Increase 8.9% From 2022 To 2023 To \$5,902:

Average Credit Card Balances by State			
	2022	2023	Change
Missouri	\$5,417	\$5,902	+8.9%

[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican Blaine Luetkemeyer (R-MO03) Has Received Over \$1M Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Luetkemeyer (R-MO03) Has Received \$419,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

Over His Congressional Career, Rep. Luetkemeyer Has Received \$419,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:

Banking Trade Group	Career Contributions*
American Bankers Association	<a href="#">\$150,000</a>
Independent Community Bankers of America	<a href="#">\$147,000</a>
Consumer Bankers Association	<a href="#">\$72,000</a>
Bank Policy Institute	<a href="#">\$47,000</a>
U.S. Chamber of Commerce	<a href="#">\$3,500</a>
<b>TOTAL: \$419,500</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$605,000 From The Eight Largest U.S. Credit Card Issuers.**

Over His Congressional Career, Rep. Luetkemeyer Has Received \$605,000 From The Eight Largest Credit Card Issuers:

Credit Card Issuer	Career Contributions*
--------------------	-----------------------

Chase	<a href="#">\$63,000</a>
American Express	<a href="#">\$64,500</a>
Citibank	<a href="#">\$75,500</a>
Capital One	<a href="#">\$106,000</a>
Bank of America	<a href="#">\$64,000</a>
Discover	<a href="#">\$42,500</a>
U.S. Bank	<a href="#">\$110,000</a>
Wells Fargo	<a href="#">\$79,500</a>
<b>TOTAL: \$605,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

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6. **Discover:** \$210.7 billion
7. **U.S. Bank:** \$190.8 billion
8. **Wells Fargo:** \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]

**Over Her Career, HFSC Republican Ann Wagner (R-MO02) Has Received \$545,500 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And The Eight Largest U.S. Credit Card Issuers.**

**Over Her Congressional Career, HFSC Member Wagner (R-MO02) Has Received \$209,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

**Over Her Congressional Career, Rep. Wagner Has Received \$209,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	<a href="#">\$97,500</a>
Independent Community Bankers of America	<a href="#">\$51,500</a>
Consumer Bankers Association	<a href="#">\$18,000</a>
Bank Policy Institute	<a href="#">\$22,000</a>
U.S. Chamber of Commerce	<a href="#">\$20,000</a>
<b>TOTAL: \$209,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

### **...And \$336,500 From The Eight Largest U.S. Credit Card Issuers.**

Over Her Congressional Career, Rep. Wagner Has Received \$336,500 From The Eight Largest Credit Card Issuers:

Credit Card Issuer	Career Contributions*
Chase	<a href="#">\$51,500</a>
American Express	<a href="#">\$27,000</a>
Citibank	<a href="#">\$66,000</a>
Capital One	<a href="#">\$64,500</a>
Bank of America	<a href="#">\$56,500</a>
Discover	<a href="#">\$3,000</a>
U.S. Bank	<a href="#">\$18,000</a>
Wells Fargo	<a href="#">\$50,000</a>
<b>TOTAL: \$336,500</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

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[U.S. News via Wayback Machine, [05/02/23](#)]

## **Nebraska**

**From 2022 To 2023, Nebraskans' Average Credit Card Balances Increased 9.4% To \$5,811.**

**From 2022 To 2023, Nebraskans' Average Credit Card Balances Increased 9.4% To \$5,811.**

According To Experian Data, Nebraskans Saw Their Average Credit Card Balances Increase 9.4% From 2022 To 2023 To \$5,811:

Average Credit Card Balances by State			
	2022	2023	Change
Nebraska	\$5,312	\$5,811	+9.4%
[Experian, <a href="#">03/11/24</a> ]			

**Over His Career, HFSC Republican Mike Flood (R-NE01) Has Received \$53,000 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Mike Flood (R-NE01) Has Received \$36,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

Over His Congressional Career, Rep. Flood Has Received \$36,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:

Banking Trade Group	Career Contributions*
American Bankers Association	<a href="#">\$22,500</a>
Independent Community Bankers of America	<a href="#">\$7,000</a>
Consumer Bankers Association	<a href="#">\$1,000</a>
Bank Policy Institute	<a href="#">\$0</a>
U.S. Chamber of Commerce	<a href="#">\$5,500</a>
<b>TOTAL: \$36,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$17,000 From Six Of The Eight Largest U.S. Credit Card Issuers.**

Over His Congressional Career, Rep. Flood Has Received \$17,000 From Six Of The Eight Largest Credit Card Issuers:

Credit Card Issuer	Career Contributions*
Chase	<a href="#">\$0</a>
American Express	<a href="#">\$2,000</a>
Citibank	<a href="#">\$3,000</a>
Capital One	<a href="#">\$1,000</a>
Bank of America	<a href="#">\$3,500</a>
Discover	<a href="#">\$2,500</a>
U.S. Bank	<a href="#">\$0</a>
Wells Fargo	<a href="#">\$5,000</a>
<b>TOTAL: \$17,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

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4. **Capital One:** \$534.5 billion
5. **Bank of America:** \$480.6 billion
6. **Discover:** \$210.7 billion
7. **U.S. Bank:** \$190.8 billion
8. **Wells Fargo:** \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]

## New York

**From 2022 To 2023, New Yorkers' Average Credit Card Balances Increased 8.6% To \$6,809.**

**From 2022 To 2023, New Yorkers' Average Credit Card Balances Increased 8.6% To \$6,809.**

According To Experian Data, New Yorkers Saw Their Average Credit Card Balances Increase 8.6% From 2022 To 2023 To \$6,809:

Average Credit Card Balances by State			
	2022	2023	Change
New York	\$6,269	\$6,809	+8.6%

[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican Andrew Garbarino (R-NY02) Has Received \$109,000 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And Seven Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Andrew Garbarino (R-NY02) Has Received \$38,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

**Over His Congressional Career, Rep. Garbarino Has Received \$38,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	<a href="#">\$21,000</a>
Independent Community Bankers of America	<a href="#">\$7,500</a>
Consumer Bankers Association	<a href="#">\$0</a>
Bank Policy Institute	<a href="#">\$0</a>
U.S. Chamber of Commerce	<a href="#">\$10,000</a>
<b>TOTAL: \$38,500</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$70,500 From Seven Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, Rep. Garbarino Has Received \$70,500 From Seven Of The Eight Largest Credit Card Issuers:**

<b>Credit Card Issuer</b>	<b>Career Contributions*</b>
Chase	<a href="#">\$8,500</a>
American Express	<a href="#">\$12,500</a>
Citibank	<a href="#">\$8,000</a>
Capital One	<a href="#">\$11,000</a>
Bank of America	<a href="#">\$7,500</a>
Discover	<a href="#">\$7,500</a>
U.S. Bank	<a href="#">\$0</a>
Wells Fargo	<a href="#">\$15,500</a>
<b>TOTAL: \$70,500</b>	

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5. **Bank of America:** \$480.6 billion
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7. **U.S. Bank:** \$190.8 billion
8. **Wells Fargo:** \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]

**Over His Career, HFSC Republican Mike Lawler (R-NY17) Has Received \$37,500 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And Six Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Mike Lawler (R-NY17) Has Received \$16,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

Over His Congressional Career, Rep. Lawler Has Received \$16,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:

Banking Trade Group	Career Contributions*
American Bankers Association	<a href="#">\$5,000</a>
Independent Community Bankers of America	<a href="#">\$4,000</a>
Consumer Bankers Association	<a href="#">\$1,000</a>
Bank Policy Institute	<a href="#">\$0</a>
U.S. Chamber of Commerce	<a href="#">\$6,000</a>
<b>TOTAL: \$16,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$21,500 From Six Of The Eight Largest U.S. Credit Card Issuers.**

Over His Congressional Career, Rep. Lawler Has Received \$21,500 From Six Of The Eight Largest Credit Card Issuers:

Credit Card Issuer	Career Contributions*
Chase	<a href="#">\$4,000</a>
American Express	<a href="#">\$4,500</a>
Citibank	<a href="#">\$3,000</a>
Capital One	<a href="#">\$0</a>
Bank of America	<a href="#">\$2,000</a>
Discover	<a href="#">\$0</a>
U.S. Bank	<a href="#">\$2,000</a>

Wells Fargo	\$6,000
<b>TOTAL: \$21,500</b>	

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[U.S. News via Wayback Machine, [05/02/23](#)]

## North Carolina

**From 2022 To 2023, North Carolinians' Average Credit Card Balances Increased 9.7% To \$6,205.**

**From 2022 To 2023, North Carolinians' Average Credit Card Balances Increased 9.7% To \$6,205.**

According To Experian Data, North Carolinians Saw Their Average Credit Card Balances Increase 9.7% From 2022 To 2023 To \$6,205:

Average Credit Card Balances by State			
	2022	2023	Change
North Carolina	\$5,658	\$6,205	+9.7%

[Experian, [03/11/24](#)]

**Over His Career, HFSC Chair Patrick McHenry (R-NC10) Has Received Over \$1.2M Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Chair McHenry (R-NC10) Has Received \$412,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

**Over His Congressional Career, Rep. McHenry Has Received \$412,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	<a href="#">\$153,000</a>
Independent Community Bankers of America	<a href="#">\$128,500</a>
Consumer Bankers Association	<a href="#">\$75,000</a>
Bank Policy Institute	<a href="#">\$47,000</a>
U.S. Chamber of Commerce	<a href="#">\$8,500</a>
<b>TOTAL: \$412,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$856,500 From The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, Rep. McHenry Has Received \$856,500 From The Eight Largest Credit Card Issuers:**

<b>Credit Card Issuer</b>	<b>Career Contributions*</b>
Chase	<a href="#">\$130,000</a>
American Express	<a href="#">\$82,000</a>
Citibank	<a href="#">\$122,000</a>
Capital One	<a href="#">\$118,000</a>
Bank of America	<a href="#">\$141,000</a>
Discover	<a href="#">\$48,500</a>
U.S. Bank	<a href="#">\$94,000</a>
Wells Fargo	<a href="#">\$121,000</a>
<b>TOTAL: \$856,500</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

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[U.S. News via Wayback Machine, [05/02/23](#)]

## Ohio

**From 2022 To 2023, Ohioans' Average Credit Card Balances Increased 8.2% To \$5,759.**

**From 2022 To 2023, Ohioans' Average Credit Card Balances Increased 8.2% To \$5,759.**

According To Experian Data, Ohioans Saw Their Average Credit Card Balances Increase 8.2% From 2022 To 2023 To \$5,759:

Average Credit Card Balances by State			
	2022	2023	Change
Ohio	\$5,320	\$5,759	+8.2%

[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican Warren Davidson (R-OH08) Has Received \$126,000 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And Seven Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Davidson (R-OH08) Has Received \$78,000 From Three Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

**Over His Congressional Career, Rep. Davidson Has Received \$78,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	<a href="#">\$59,500</a>
Independent Community Bankers of America	<a href="#">\$17,500</a>
Consumer Bankers Association	<a href="#">\$1,000</a>
Bank Policy Institute	<a href="#">\$0</a>
U.S. Chamber of Commerce	<a href="#">\$0</a>
<b>TOTAL: \$78,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

### **...And \$48,000 From Seven Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, Rep. Davidson Has Received \$48,000 From Seven Of The Eight Largest Credit Card Issuers:**

<b>Credit Card Issuer</b>	<b>Career Contributions*</b>
Chase	<a href="#">\$2,000</a>
American Express	<a href="#">\$1,500</a>
Citibank	<a href="#">\$10,000</a>
Capital One	<a href="#">\$1,000</a>
Bank of America	<a href="#">\$6,500</a>
Discover	<a href="#">\$1,000</a>
U.S. Bank	<a href="#">\$0</a>
Wells Fargo	<a href="#">\$26,000</a>
<b>TOTAL: \$48,000</b>	

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[U.S. News via Wayback Machine, [05/02/23](#)]

**Oklahoma**

**From 2022 To 2023, Oklahomans' Average Credit Card Balances Increased 8.7% To \$6,145.**

**From 2022 To 2023, Oklahomans' Average Credit Card Balances Increased 8.7% To \$6,145.**

According To Experian Data, Oklahomans Saw Their Average Credit Card Balances Increase 8.7% From 2022 To 2023 To \$6,145:

Average Credit Card Balances by State			
	2022	2023	Change
Oklahoma	\$5,654	\$6,145	+8.7%

[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican Frank Lucas (R-OK03) Has Received \$333,000 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Lucas (R-OK03) Has Received \$157,000 From Three Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

Over His Congressional Career, Rep. Lucas Has Received \$157,000 From Three Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:

Banking Trade Group	Career Contributions*
American Bankers Association	<a href="#">\$95,000</a>
Independent Community Bankers of America	<a href="#">\$57,500</a>
Consumer Bankers Association	<a href="#">\$0</a>
Bank Policy Institute	<a href="#">\$0</a>
U.S. Chamber of Commerce	<a href="#">\$4,500</a>
<b>TOTAL: \$157,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$176,000 From Seven Of The Eight Largest U.S. Credit Card Issuers.**

Over His Congressional Career, Rep. Lucas Has Received \$176,000 From Seven Of The Eight Largest Credit Card Issuers:

Credit Card Issuer	Career Contributions*
--------------------	-----------------------

Chase	<a href="#">\$68,500</a>
American Express	<a href="#">\$3,000</a>
Citibank	<a href="#">\$32,500</a>
Capital One	<a href="#">\$6,500</a>
Bank of America	<a href="#">\$26,500</a>
Discover	<a href="#">\$1,000</a>
U.S. Bank	<a href="#">\$0</a>
Wells Fargo	<a href="#">\$38,000</a>
<b>TOTAL: \$176,000</b>	

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2. [American Express](#): \$1.03 trillion
3. [Citi](#): \$563.4 billion
4. [Capital One](#): \$534.5 billion
5. [Bank of America](#): \$480.6 billion
6. [Discover](#): \$210.7 billion
7. [U.S. Bank](#): \$190.8 billion
8. [Wells Fargo](#): \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]

## Pennsylvania

**From 2022 To 2023, Pennsylvanians' Average Credit Card Balances Increased 8.4% To \$6,111.**

**From 2022 To 2023, Pennsylvanians' Average Credit Card Balances Increased 8.4% To \$6,111.**

According To Experian Data, Pennsylvanians Saw Their Average Credit Card Balances Increase 8.4% From 2022 To 2023 To \$6,111:

Average Credit Card Balances by State			
	2022	2023	Change

Pennsylvania	\$5,640	\$6,111	+8.4%
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[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican Dan Meuser (R-PA09) Has Received \$72,000 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And Five Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Dan Meuser (R-PA09) Has Received \$55,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

Over His Congressional Career, Rep. Meuser Has Received \$55,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:

Banking Trade Group	Career Contributions*
American Bankers Association	<a href="#">\$42,500</a>
Independent Community Bankers of America	<a href="#">\$11,500</a>
Consumer Bankers Association	<a href="#">\$1,000</a>
Bank Policy Institute	<a href="#">\$0</a>
U.S. Chamber of Commerce	<a href="#">\$0</a>
<b>TOTAL: \$55,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$17,000 From Five Of The Eight Largest U.S. Credit Card Issuers.**

Over His Congressional Career, Rep. Meuser Has Received \$16,000 From The Eight Largest Credit Card Issuers:

Credit Card Issuer	Career Contributions*
Chase	<a href="#">\$0</a>
American Express	<a href="#">\$3,000</a>
Citibank	<a href="#">\$3,000</a>
Capital One	<a href="#">\$1,000</a>
Bank of America	<a href="#">\$1,000</a>
Discover	<a href="#">\$0</a>
U.S. Bank	<a href="#">\$0</a>
Wells Fargo	<a href="#">\$9,000</a>
<b>TOTAL: \$17,000</b>	

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[U.S. News via Wayback Machine, [05/02/23](#)]

## South Carolina

**From 2022 To 2023, South Carolinians' Average Credit Card Balances Increased 9.2% To \$6,239.**

**From 2022 To 2023, South Carolinians' Average Credit Card Balances Increased 9.2% To \$6,239.**

According To Experian Data, South Carolinians Saw Their Average Credit Card Balances Increase 9.2% From 2022 To 2023 To \$6,239:

Average Credit Card Balances by State			
	2022	2023	Change
South Carolina	\$5,714	\$6,239	+9.2%

[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican William Timmons (R-SC04) Has Received \$118,500 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And Seven Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member William Timmons (R-SC04) Has Received \$55,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

**Over His Congressional Career, Rep. Timmons Has Received \$55,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	<a href="#">\$40,000</a>
Independent Community Bankers of America	<a href="#">\$12,500</a>
Consumer Bankers Association	<a href="#">\$2,000</a>
Bank Policy Institute	<a href="#">\$1,000</a>
U.S. Chamber of Commerce	<a href="#">\$0</a>
<b>TOTAL: \$55,500</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

### **...And \$63,000 From Seven Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, Rep. Timmons Has Received \$63,000 From The Eight Largest Credit Card Issuers:**

<b>Credit Card Issuer</b>	<b>Career Contributions*</b>
Chase	<a href="#">\$6,000</a>
American Express	<a href="#">\$4,000</a>
Citibank	<a href="#">\$10,000</a>
Capital One	<a href="#">\$7,000</a>
Bank of America	<a href="#">\$8,000</a>
Discover	<a href="#">\$1,000</a>
U.S. Bank	<a href="#">\$0</a>
Wells Fargo	<a href="#">\$27,000</a>
<b>TOTAL: \$63,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

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1. **Chase:** \$1.14 trillion
2. **American Express:** \$1.03 trillion
3. **Citi:** \$563.4 billion
4. **Capital One:** \$534.5 billion
5. **Bank of America:** \$480.6 billion
6. **Discover:** \$210.7 billion
7. **U.S. Bank:** \$190.8 billion
8. **Wells Fargo:** \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]

**Over His Career, HFSC Republican Ralph Norman (R-SC05) Has Received \$34,000 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And Wells Fargo, The Eighth Largest U.S. Credit Card Issuer.**

**Over His Congressional Career, HFSC Member Ralph Norman (R-SC05) Has Received \$33,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

**Over His Congressional Career, Rep. Norman Has Received \$33,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	<a href="#">\$25,000</a>
Independent Community Bankers of America	<a href="#">\$8,000</a>
Consumer Bankers Association	<a href="#">\$0</a>
Bank Policy Institute	<a href="#">\$0</a>
U.S. Chamber of Commerce	<a href="#">\$0</a>
<b>TOTAL: \$33,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$1,000 From Wells Fargo, The Eighth Largest U.S. Credit Card Issuer.**

**Over His Congressional Career, Rep. Norman Has Received \$1,000 Wells Fargo, The Eighth Largest Credit Card Issuer:**

<b>Credit Card Issuer</b>	<b>Career Contributions*</b>
Chase	<a href="#">\$0</a>
American Express	<a href="#">\$0</a>
Citibank	<a href="#">\$0</a>
Capital One	<a href="#">\$0</a>
Bank of America	<a href="#">\$0</a>
Discover	<a href="#">\$0</a>
U.S. Bank	<a href="#">\$0</a>
Wells Fargo	<a href="#">\$1,000</a>
<b>TOTAL: \$1,000</b>	

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[U.S. News via Wayback Machine, [05/02/23](#)]

## Tennessee

**From 2022 To 2023, Tennesseans' Average Credit Card Balances Increased 10.3% To \$5,993.**

**From 2022 To 2023, Tennesseans' Average Credit Card Balances Increased 10.3% To \$5,993.**

According To Experian Data, Tennesseans Saw Their Average Credit Card Balances Increase 10.3% From 2022 To 2023 To \$5,993:

Average Credit Card Balances by State			
	2022	2023	Change
Tennessee	\$5,432	\$5,993	+10.3%

[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican John Rose (R-TN06) Has Received \$53,000 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And Five Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member John Rose (R-TN06) Has Received \$32,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

**Over His Congressional Career, Rep. Rose Has Received \$32,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	<a href="#">\$29,500</a>
Independent Community Bankers of America	<a href="#">\$3,000</a>
Consumer Bankers Association	<a href="#">\$0</a>
Bank Policy Institute	<a href="#">\$0</a>
U.S. Chamber of Commerce	<a href="#">\$0</a>
<b>TOTAL: \$32,500</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

### **...And \$20,500 From Five Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, Rep. Rose Has Received \$20,500 From The Eight Largest Credit Card Issuers:**

<b>Credit Card Issuer</b>	<b>Career Contributions*</b>
Chase	<a href="#">\$0</a>
American Express	<a href="#">\$3,500</a>
Citibank	<a href="#">\$5,000</a>
Capital One	<a href="#">\$0</a>
Bank of America	<a href="#">\$2,000</a>
Discover	<a href="#">\$0</a>
U.S. Bank	<a href="#">\$1,000</a>
Wells Fargo	<a href="#">\$9,000</a>
<b>TOTAL: \$20,500</b>	

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8. **Wells Fargo:** \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]

**Over His Career, HFSC Republican Andy Ogles (R-TN05) Has Received \$6,000 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And Two Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Andy Ogles (R-TN05) Has Received \$3,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

**Over His Congressional Career, Rep. Ogles Has Received \$3,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	\$0
Independent Community Bankers Of America	\$3,000
Consumer Bankers Association	\$0
Bank Policy Institute	\$0
U.S. Chamber of Commerce	\$0
<b>TOTAL: \$3,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$3,000 From Two Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, Rep. Ogles Has Received \$3,000 From The Eight Largest Credit Card Issuers:**

<b>Credit Card Issuer</b>	<b>Career Contributions*</b>
Chase	\$0
American Express	\$0
Citibank	\$2,000
Capital One	\$0
Bank of America	\$0
Discover	\$0
U.S. Bank	\$0
Wells Fargo	\$1,000
<b>TOTAL: \$3,000</b>	

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3. **Citi**: \$563.4 billion
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[U.S. News via Wayback Machine, [05/02/23](#)]

## Texas

**From 2022 To 2023, Texans' Average Credit Card Balances Increased 10.2% To \$7,211.**

**From 2022 To 2023, Texans' Average Credit Card Balances Increased 10.2% To \$7,211.**

According To Experian Data, Texans Saw Their Average Credit Card Balances Increase 10.2% From 2022 To 2023 To \$7,211:

Average Credit Card Balances by State			
	2022	2023	Change
Texas	\$6,542	\$7,211	+10.2%

[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican Pete Sessions (R-TX17) Has Received \$400,950 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Pete Sessions (R-TX17) Has Received \$149,450 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

**Over His Congressional Career, Rep. Sessions Has Received \$149,450 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	<a href="#">\$84,000</a>
Independent Community Bankers of America	<a href="#">\$39,950</a>
Consumer Bankers Association	<a href="#">\$3,000</a>
Bank Policy Institute	<a href="#">\$10,500</a>
U.S. Chamber of Commerce	<a href="#">\$12,000</a>
<b>TOTAL: \$149,450</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

### **...And \$251,500 From The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, Rep. Sessions Has Received \$251,500 From The Eight Largest Credit Card Issuers:**

<b>Credit Card Issuer</b>	<b>Career Contributions*</b>
Chase	<a href="#">\$37,000</a>
American Express	<a href="#">\$14,500</a>
Citibank	<a href="#">\$21,000</a>
Capital One	<a href="#">\$55,000</a>
Bank of America	<a href="#">\$54,500</a>
Discover	<a href="#">\$2,500</a>
U.S. Bank	<a href="#">\$17,000</a>
Wells Fargo	<a href="#">\$50,000</a>
<b>TOTAL: \$251,500</b>	

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6. **Discover:** \$210.7 billion
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8. **Wells Fargo:** \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]



**Over His Career, HFSC Republican Roger Williams (R-TX25) Has Received \$184,000 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And Seven Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Roger Williams (R-TX25) Has Received \$95,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

Over His Congressional Career, Rep. Williams Has Received \$95,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:

Banking Trade Group	Career Contributions*
American Bankers Association	<a href="#">\$55,000</a>
Independent Community Bankers of America	<a href="#">\$28,500</a>
Consumer Bankers Association	<a href="#">\$6,000</a>
Bank Policy Institute	<a href="#">\$4,000</a>
U.S. Chamber of Commerce	<a href="#">\$2,000</a>
<b>TOTAL: \$95,500</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$88,500 From Seven Of The Eight Largest U.S. Credit Card Issuers.**

Over His Congressional Career, Rep. Williams Has Received \$88,500 From Seven Of The Eight Largest Credit Card Issuers:

Credit Card Issuer	Career Contributions*
Chase	<a href="#">\$9,500</a>
American Express	<a href="#">\$2,000</a>
Citibank	<a href="#">\$13,000</a>
Capital One	<a href="#">\$22,000</a>
Bank of America	<a href="#">\$16,000</a>
Discover	<a href="#">\$0</a>
U.S. Bank	<a href="#">\$4,000</a>
Wells Fargo	<a href="#">\$22,000</a>
<b>TOTAL: \$88,500</b>	

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8. **Wells Fargo:** \$171.6 billion

[U.S. News via Wayback Machine, [05/02/23](#)]

**Over Her Career, HFSC Republican Monica De La Cruz (R-TX15) Has Received \$21,500 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And Three Of The Eight Largest U.S. Credit Card Issuers.**

**Over Her Congressional Career, HFSC Member Monica De La Cruz (R-TX15) Has Received \$11,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

Over Her Congressional Career, Rep. De La Cruz Has Received \$11,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:

Banking Trade Group	Career Contributions*
American Bankers Association	<a href="#">\$7,500</a>
Independent Community Bankers of America	<a href="#">\$4,000</a>
Consumer Bankers Association	<a href="#">\$0</a>
Bank Policy Institute	<a href="#">\$0</a>
U.S. Chamber of Commerce	<a href="#">\$0</a>
<b>TOTAL: \$11,500</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$10,000 From Three Of The Eight Largest U.S. Credit Card Issuers.**

Over His Congressional Career, Rep. De La Cruz Has Received \$10,000 From Three Of The Eight Largest Credit Card Issuers:

Credit Card Issuer	Career Contributions*
Chase	<a href="#">\$0</a>
American Express	<a href="#">\$2,000</a>
Citibank	<a href="#">\$2,000</a>
Capital One	<a href="#">\$0</a>
Bank of America	<a href="#">\$0</a>
Discover	<a href="#">\$0</a>
U.S. Bank	<a href="#">\$0</a>

Wells Fargo	\$6,000
<b>TOTAL: \$10,000</b>	

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## West Virginia

**From 2022 To 2023, West Virginians' Average Credit Card Balances Increased 6.9% To \$5,348.**

**From 2022 To 2023, West Virginians' Average Credit Card Balances Increased 6.9% To \$5,348.**

According To Experian Data, West Virginians Saw Their Average Credit Card Balances Increase 6.9% From 2022 To 2023 To \$5,348:

Average Credit Card Balances by State			
	2022	2023	Change
West Virginia	\$5,005	\$5,348	+6.9%

[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican Alexander Mooney (R-WV02) Has Received \$89,500 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And Seven Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Alexander Mooney (R-WV02) Has Received \$43,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

Over His Congressional Career, Rep. Mooney Has Received \$43,000 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:

Banking Trade Group	Career Contributions*
American Bankers Association	<a href="#">\$32,500</a>
Independent Community Bankers of America	<a href="#">\$10,500</a>
Consumer Bankers Association	<a href="#">\$0</a>
Bank Policy Institute	<a href="#">\$0</a>
U.S. Chamber of Commerce	<a href="#">\$0</a>
<b>TOTAL: \$43,000</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$46,500 From Seven Of The Eight Largest U.S. Credit Card Issuers.**

Over His Congressional Career, Rep. Mooney Received \$46,500 From The Eight Largest Credit Card Issuers:

Credit Card Issuer	Career Contributions*
Chase	<a href="#">\$7,000</a>
American Express	<a href="#">\$0</a>
Citibank	<a href="#">\$9,000</a>
Capital One	<a href="#">\$3,500</a>
Bank of America	<a href="#">\$9,000</a>
Discover	<a href="#">\$1,000</a>
U.S. Bank	<a href="#">\$3,000</a>
Wells Fargo	<a href="#">\$14,000</a>
<b>TOTAL: \$46,500</b>	

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[U.S. News via Wayback Machine, [05/02/23](#)]

## Wisconsin

**From 2022 To 2023, Wisconsinites' Average Credit Card Balances Increased 9% To \$5,242.**

**From 2022 To 2023, Wisconsinites' Average Credit Card Balances Increased 9% To \$5,242.**

According To Experian Data, Wisconsinites Saw Their Average Credit Card Balances Increase 9% From 2022 To 2023 To \$5,242:

Average Credit Card Balances by State			
	2022	2023	Change
Wisconsin	\$4,808	\$5,242	+9%

[Experian, [03/11/24](#)]

**Over His Career, HFSC Republican Bryan Steil (R-WI01) Has Received \$241,500 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Bryan Steil (R-WI01) Has Received \$79,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

**Over His Congressional Career, Rep. Steil Has Received \$79,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	<a href="#">\$56,500</a>
Independent Community Bankers of America	<a href="#">\$16,500</a>
Consumer Bankers Association	<a href="#">\$2,000</a>
Bank Policy Institute	<a href="#">\$2,000</a>
U.S. Chamber of Commerce	<a href="#">\$2,500</a>
<b>TOTAL: \$79,500</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

### **...And \$162,000 From The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, Rep. Steil Has Received \$162,000 From The Eight Largest Credit Card Issuers:**

<b>Credit Card Issuer</b>	<b>Career Contributions*</b>
Chase	<a href="#">\$23,500</a>
American Express	<a href="#">\$10,500</a>
Citibank	<a href="#">\$21,000</a>
Capital One	<a href="#">\$27,500</a>
Bank of America	<a href="#">\$16,000</a>
Discover	<a href="#">\$26,000</a>
U.S. Bank	<a href="#">\$10,000</a>
Wells Fargo	<a href="#">\$27,500</a>
<b>TOTAL: \$162,000</b>	

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[U.S. News via Wayback Machine, [05/02/23](#)]

**Over His Congressional Career, HFSC Republican Scott Fitzgerald (R-WI05) Has Received \$44,000 Combined From Industry Trade Groups That Have Attacked The CFPB's Credit Card Late Fee Rule And Six Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, HFSC Member Scott Fitzgerald (R-WI05) Has Received \$20,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Late Fee Rule...**

**Over His Congressional Career, Rep. Fitzgerald Has Received \$20,500 From Banking Trade Groups That Came Out Against The CFPB's Credit Card Rule:**

<b>Banking Trade Group</b>	<b>Career Contributions*</b>
American Bankers Association	<a href="#">\$14,000</a>
Independent Community Bankers of America	<a href="#">\$5,500</a>
Consumer Bankers Association	<a href="#">\$0</a>
Bank Policy Institute	<a href="#">\$0</a>
U.S. Chamber of Commerce	<a href="#">\$1,000</a>
<b>TOTAL: \$20,500</b>	

\* Includes donations to sponsored Leadership PACs and other affiliated campaign committees

**...And \$23,500 From Six Of The Eight Largest U.S. Credit Card Issuers.**

**Over His Congressional Career, Rep. Fitzgerald Has Received \$23,500 From Six Of The Eight Largest U.S. Credit Card Issuers:**

<b>Credit Card Issuer</b>	<b>Career Contributions*</b>
Chase	<a href="#">\$5,000</a>
American Express	<a href="#">\$3,000</a>
Citibank	<a href="#">\$2,000</a>
Capital One	<a href="#">\$0</a>
Bank of America	<a href="#">\$1,000</a>
Discover	<a href="#">\$0</a>
U.S. Bank	<a href="#">\$2,000</a>
Wells Fargo	<a href="#">\$10,500</a>
<b>TOTAL: \$23,500</b>	

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