

## **Ellison applauds White House Liberian extension**

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WASHINGTON, D.C. – U.S Rep. Keith Ellison (D-MN) welcomed President Obama’s recent decision to extend Deferred Enforced Departure (DED) status by 12 months to Liberians residing legally in the United States. There are approximately 3,600 Liberians in the United States on a temporary status including more than 1,000 Minnesotans.

“I am grateful that President Obama has granted our Liberian neighbors extended DED status,” Ellison said. “This was the right thing to do to keep families together and it embraces the fundamental foundation of an immigrant nation.”

Liberians have lived and worked in Minnesota since 1991 when their country was wracked by civil war which first made them eligible for temporary protected status. Liberians have been granted Temporary Protected Status (TPS) or Deferred Enforced Departure (DED) under President Clinton and President Bush. The Liberians are currently under DED status, which was set to expire on March 31, 2009.

This past December, Congressman Ellison sent a letter to then President-Elect Obama along with 31 other Members of the House calling on the new Administration to extend DED status for all Liberians residing in the United States. In 110th Congress, Ellison authored legislation with Congressman Patrick Kennedy (D-RI) to allow Liberian Americans who were brought here under TPS to apply for citizenship.

### **Ellison reintroduces Universal Default Prohibition Act**

Ellison also reintroduced important legislation to curb a harmful practice employed by credit card companies called universal default.

Under universal default provisions, credit card companies can raise the rate on a credit card to the default rate based on a late payment on another credit card, loan or mortgage. Consequently, other credit card companies can raise their interest rates on a card holder even if he or she has never made a late payment on their particular credit card.

“For years now, we have heard endless stories of the harmful and deceptive practices of some credit card companies,” Ellison said. “These practices include exorbitant interest rates, and hidden fees. One of the worst practices is universal default. Under this procedure, if you’re late or miss a payment on one card, you’re counted as late on all of them. That is highly predatory and needs to end,” Ellison stated.

Although some private lenders have already voluntarily ended this practice, Congressional action is necessary in order to level the playing field for all credit card companies and prevent the return of the practice.

In the 110th Congress, this bill was incorporated into the Credit Cardholders’ Bill of Rights Act of 2008 (H.R. 5244), which overwhelmingly passed the House 312-112.

“We hope to have it included in the comprehensive credit card reform package that the Financial Services Committee will mark up in the coming weeks,” the 5th District Congressman stated. “The Universal Default Prohibition Act of 2009 (H.R. 1637) is an important piece of the

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economic fairness puzzle and one of many reforms I intend to introduce in a much broader push toward consumer justice," Ellison concluded.