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1 ingly and willfully violates any provision of this Act or any
2 regulation issued thereunder, shall be fined not more than
3 \$5,000 or imprisoned not more than one year, or both. The
4 responsibility for enforcing this subsection is hereby assigned
5 to the Attorney General.

6 (c) No punishment or penalty provided by this Act shall
7 apply to the United States, or any agency thereof, or to any
8 State, any political subdivision thereof, or any agency of any
9 State or political subdivision.

10 (d) No person shall be subject to punishment or penalty
11 under this Act solely as the result of the disclosure of a
12 finance charge or percentage which is greater than the
13 amount of such charge or percentage required to be disclosed
14 by such person under section 4, or regulations prescribed by
15 the Board.

EXCEPTIONS

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17 SEC. 8. The provisions of this Act shall not apply to—

18 (1) credit transactions involving extensions of credit
19 for business or commercial purposes, or to governments
20 or governmental agencies or instrumentalities, or to orga-
21 nizations;