

**AMENDMENT TO H.R. 384**  
**OFFERED BY MR. KENNEDY OF RHODE ISLAND**

Page 19, after line 20, insert the following new section (and conform the table of contents accordingly):

1 **SEC. 108. APPLICABILITY OF REGULATION Z TO ASSISTED**  
2 **INSTITUTIONS.**

3 In the case of any consumer credit card issuer (as  
4 such terms are defined in the Truth in Lending Act) which  
5 is or becomes is an assisted institution on or after October  
6 3, 2008, or is an affiliate of any such assisted institution,  
7 effective at the end of the 60-day period beginning on the  
8 date of the enactment of this Act, such credit card issuer  
9 shall become subject to, and shall comply with, the re-  
10 quirements of the amendments to part 226 of title 12,  
11 Code of Federal Regulations (Regulation Z) that were ap-  
12 proved in final form by the Board on December 18, 2008,  
13 notwithstanding the effective date contained in such final  
14 rule for such amendments.

