

**AMENDMENT TO H.R. 4173**  
**OFFERED BY Rep. Matsui**

Page 669, line 15, insert “(b),” after “Subsections”.

Page 669, line 20, insert “except for section 505 as it applies to section 501(b)” before the period.

Page 670, after line 9, insert the following:

- 1 (N) Section 626 of the Omnibus Approp-
- 2 riations Act, 2009 (Public Law 111–8).
- 3 (O) The Unlawful Internet Gambling En-
- 4 forcement Act of 2006.

Page 701, line 1, insert “the Federal Trade Commission,” after “banking agencies,”.

Page 714, line 13, strike “received and collected” and insert “identified”.

Page 743, line 3, insert “a provision of” after “reports under”.

Page 743, line 4, insert “a provision of” after “title,”.

Page 743, line 5, insert “any provision of” after “law,”.

Page 743, line 8, insert “under that provision of law” after “exclusive authority”.

Page 897, beginning on line 21, strike “BACKSTOP”.

Page 898, line 2, strike “4202(e)(3)” and insert “paragraph (2) or (3) of section 4202(e)”.

Page 898, line 8, insert “transferred under subsection (a)” after “functions”.

Page 954, line 2, insert “and shall not apply to the term ‘Board’ when used in reference to the Federal Deposit Insurance Corporation or the National Credit Union Administration” before the period.

Page 957, line 3, insert “(other than the Consumer Financial Protection Agency)” after “agency”.

Page 957, line 20, insert “(and except for any insertion of ‘Federal Trade Commission’ made by this subtitle)” after “subparagraph (B)”.

Page 958, line 2, strike “and 129(m) (as amended by paragraph (7))” and insert “129(m) (as amended by paragraph (7)), 140A, or 149 (as amended by paragraph (8)).”.

Page 959, after line 13, insert the following:

1           (8) SECTION 149.—Section 149(b) of the Truth  
2           in Lending Act (15 U.S.C. 1665d(b)) is amended by  
3           inserting “the Federal Trade Commission,” after “in  
4           consultation with”.

Page 960, beginning on line 1, strike “paragraph (7)(A)” and insert “ paragraphs (7)(B), (8)(A), (8)(C), and (8)(D) of this subsection (and except for any insertion of ‘Federal Trade Commission’ made by this subtitle)”.

Page 961, after line 21, insert the following:

5           (5) SECTION 609.—Section 609(d)(1) of the  
6           Fair Credit Reporting Act (15 U.S.C. 1681g(d)(1))  
7           is amended by inserting “the Federal Trade Com-  
8           mission,” after “in consultation with”.

Page 961, line 22, strike “(5)” and insert “(6)”.

Page 961, line 22, strike “611(e)(2)” and insert “611(e)”.

Page 961, line 23, strike “15 U.S.C.1681i(e)(2)” and insert “15 U.S.C. 1681i(e)”.

Page 961, line 24, strike “amended to read as follows:” and insert “amended—”, and after such line insert the following:

1 (A) by amending paragraph (2) to read as  
2 follows:

Page 962, line 5, strike the period following the quotation marks and insert “; and” and after such line insert the following:

3 (B) in the heading of paragraph (3) by in-  
4 serting “CONSUMER REPORTING” before  
5 “AGENCY”.

Page 962, strike lines 6 through 8 and insert the following:

6 (7) SECTION 615.—Section 615 of the Fair  
7 Credit Reporting Act (15 U.S.C. 1681m) is amend-  
8 ed—

9 (A) in subsection (d)(2)(B), by inserting  
10 “the Federal Trade Commission,” after “in  
11 consultation with”;

12 (B) in subsection (e)(1), by striking “and  
13 the Commission” and inserting “the Federal  
14 Trade Commission, the Securities and Ex-  
15 change Commission, and the Commodities Fu-  
16 tures Trading Commission”; and

17 (C) by striking subparagraph (A) of sub-  
18 section (h)(6) and inserting the following:

Page 962, line 11, strike “(7)” and insert “(8)”.

Page 963, line 2, insert “(other than the Consumer Financial Protection Agency)” after “agency”.

Page 968, after line 7 insert the following:

- 1 (C) in paragraph (2) of subsection (c)—  
2 (i) by inserting “the Agency and” be-  
3 fore “the Federal Trade Commission” in  
4 the first sentence;  
5 (ii) by inserting “Agency and the Fed-  
6 eral Trade” after “provide the”; and  
7 (iii) by inserting “Agency,” before  
8 “Federal Trade Commission” in the sec-  
9 ond sentence;  
10 (D) in paragraph (4) of subsection (c)—  
11 (i) by inserting “Agency”, before “the  
12 Federal Trade Commission”; and  
13 (ii) inserting “Agency, the Federal  
14 Trade” after “complaint of the”;  
15 (E) in paragraph (2) of subsection (f), by  
16 inserting “the Federal Trade Commission”  
17 after “in consultation with”;

Page 968, line 8, strike “(C)” and insert “(F)”.

Page 968, beginning on line 12, strike “with respect to a covered person described in subsection (b)” and insert “, except that, with respect to sections 615(e) and

628 of this title, the agencies identified in subsections (a) and (b) of this section shall prescribe such regulations as necessary to carry out the purposes of such sections with respect to entities within their enforcement authority under such subsections”.

Page 968, line 14, strike “(D)” and insert “(G)”.

Page 973, strike lines 8 and 9 and insert the following:

- 1 (iii) in paragraph (1)(B)—
- 2 (I) by inserting “of Governors of
- 3 the Federal Reserve System” after
- 4 “Board”; and
- 5 (II) by striking “and” after the
- 6 semicolon;

Page 974, line 2, insert “(other than the Consumer Financial Protection Agency)” after “agency”.

Page 978, line 4, insert “(other than the Consumer Financial Protection Agency)” after “agency”.

Page 982, line 21, strike “and” and after such line insert the following:

- 7 (iii) in paragraph (1)(B), by inserting
- 8 “of Governors of the Federal Reserve Sys-
- 9 tem” after “Board”;

Page 982, line 22, strike “(iii)” and insert “(iv)”.

Page 983, line 7, insert “(other than the Consumer Financial Protection Agency)” after “agency”.

Page 988, after line 7, insert the following (and re-designate succeeding subsections accordingly):

1       (a) SECTION 501.—Section 501(b) of the Gramm-  
2 Leach-Bliley Act (15 U.S.C. 6801(b)) is amended by in-  
3 serting “(other than the Consumer Financial Protection  
4 Agency)” after “title”.

5       (b) SECTION 502.—Section 502(e)(5) of the Gramm-  
6 Leach-Bliley Act (15 U.S.C. 6802(e)(5)) is amended by in-  
7 serting “the Consumer Financial Protection Agency,”  
8 after “(including”.

9       (c) SECTION 503.—Section 503(e)(1) of the Gramm-  
10 Leach-Bliley Act (15 U.S.C. 6803(e)(1)) is amended—

11           (1) by inserting “Consumer Financial Protec-  
12 tion Agency in consultation with the other” before  
13 “agencies”; and

14           (2) by striking “jointly”.

Page 988, line 13, strike “and” at the end.

Page 988, line 15, strike the period and insert “;  
and” and after such line insert the following:

1           (3) by inserting “the Federal banking agencies,  
2           the National Credit Union Administration, the Sec-  
3           retary of the Treasury, the Federal Trade Commis-  
4           sion, and” before “representatives of State insurance  
5           authorities”.

Page 989, after line 15, insert the following:

6           (f) SECTION 507.—Subsection 507(b) of the Gramm-  
7           Leach-Bliley Act (15 U.S.C. 6807(b)) is amended by strik-  
8           ing “Federal Trade Commission” and inserting “Con-  
9           sumer Financial Protection Agency, or in the case of a  
10          rule under section 501(b), the Federal Trade Commission  
11          or the Securities and Exchange Commission”.

Page 1019, line 8, strike “and” and after such line  
insert the following:

12          (2) by inserting a comma after “under this  
13          Act”;  
14          (3) by inserting a comma after “subsection  
15          (a)(1)”;

Page 1019, line 9, strike “(2)” and insert “(4)”.

Page 1019, line 15, insert “partnership, or corpora-  
tion” after “person,”.

