

MOTION TO RECOMMIT H.R. 3193

[Amendment instruction refers to the Rules Committee Print
for H.R. 3193]

M____. _____ moves to recommit the bill
H.R. 3193 to the Committee on Financial Services with
instructions to report the same back to the House forth-
with with the following amendment:

Add at the end the following:

1 **SEC. 6. RULE OF CONSTRUCTION REGARDING DATA**
2 **BREACHES, FINANCIAL FRAUD, AND PREDA-**
3 **TORY LENDING.**

4 Nothing in this Act, or the amendments made by this
5 Act, may be construed as prohibiting the agency respon-
6 sible for the regulation of consumer financial products and
7 services pursuant to the Consumer Financial Protection
8 Act of 2010 from the following:

9 (1) In the case of a company that has had a
10 data breach resulting in the release of financially
11 sensitive personally identifiable information—

12 (A) consulting with the company about the
13 breach,

1 (B) working with such company to identify
2 seniors, service members, students, and other
3 consumers affected by the breach, and

4 (C) providing those consumers with mate-
5 rials on the steps that should immediately be
6 taken to protect themselves from financial
7 fraud, including instructions for cancelling and
8 replacing compromised credit cards, templates
9 for requesting that fraudulent charges be re-
10 moved from credit card bills and credit reports,
11 and information on credit monitoring products,
12 so long as such company refunds the agency for the
13 costs the agency incurs in providing such services.

14 (2) Monitoring and supervising payday lenders
15 on or near military bases, in order to protect service
16 members and their families from being targeted by
17 predatory lenders that engage in unfair, deceptive,
18 and abusive practices, or to undertake enforcement
19 actions against predatory lenders to provide refunds
20 and reimbursements to service members targeted
21 and harmed by such practices.

22 (3) Investigating and enforcing sanctions re-
23 lated to fraud concerning fees for private student

- 1 loans or for the usage of automatic teller machines
- 2 (“ATMs”).

