

**AMENDMENT TO THE AMENDMENT IN THE NA-
TURE OF A SUBSTITUTE TO THE COMMITTEE
PRINT**

OFFERED BY MS. GARCIA OF TEXAS

Add at the end the following:

1 SEC. 50006. PROTECTION OF OLDER CONSUMERS.

2 (a) DETERMINATION.—Not later than the end of the
3 30-day period beginning on the date of enactment of this
4 Act, the Secretary of the Treasury shall—

5 (1) determine whether the amendments pro-
6 posed to be made by sections 50003 and 50004 will
7 prevent older consumers that are victims of financial
8 fraud from getting prompt remediation and timely
9 help from the Bureau of Consumer Financial Pro-
10 tection; and

11 (2) issue a report to Congress containing such
12 determination, and make such determination avail-
13 able to the public.

14 (b) EFFECTIVE DATE.—If, in the report required
15 under subsection (a)(2), the Secretary determines that the
16 amendments proposed to be made by sections 50003 and
17 50004—

1 (1) will prevent older consumers that are vic-
2 tims of financial fraud from getting prompt remedi-
3 ation and timely help from the Bureau of Consumer
4 Financial Protection, sections 50003 and 50004
5 shall not take effect; and

6 (2) will not prevent older consumers that are
7 victims of financial fraud from getting prompt reme-
8 diation and timely help from the Bureau of Con-
9 sumer Financial Protection, sections 50003 and
10 50004 shall take effect on the date that is 30 days
11 after the date of enactment of this Act.

