

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 3390
OFFERED BY MR. FOSTER OF ILLINOIS**

Page 2, line 19, insert “, financial institutions, the Board of Governors, the Federal Deposit Insurance Corporation, the Comptroller of the Currency, and the Secretary of the Treasury” after “banks”.

Page 2, line 23, insert “and in ensuring consistent access to the discount window across the Federal Reserve System” after “window”.

Page 3, line 3, strike “and”.

Page 3, line 11, strike the period and insert “; and”.

Page 3, after line 11, insert the following:

1 “(viii) the impact of mobile banking
2 and instant communications technology on
3 depositor behavior and liquidity risk posed
4 to financial institutions, including how the
5 discount window can—

6 “(I) help financial institutions
7 better respond to rapid liquidity short-
8 falls; and

1 “(II) prevent broader financial
2 instability.”.

Page 5, lines 5 through 10, strike “Comptroller”
and all that follows through “Protection” and insert
“Comptroller of the Currency, the Federal Deposit Insur-
ance Corporation, and the Secretary of the Treasury”.

Page 5, lines 11 and 12, strike “Comptroller Gen-
eral and Inspector General” and insert “Comptroller of
the Currency, the Federal Deposit Insurance Corpora-
tion, and the Secretary of the Treasury”.

Page 5, lines 16 through 20, strike “testify” and all
that follows through “Senate” and insert “, at the semi-
annual hearing required under section 2B, testify”.

Page 6, line 6, insert “a progress report on the”
after “and”.

Page 7, add at the end the following:

3 “(G) REPEAL.—This paragraph shall be
4 repealed on the date on which the Board of
5 Governors notifies the Congress and publishes
6 on a public website of the Board of Governors
7 that the remediation plan required under sub-
8 paragraph (C) has been fully implemented.”.

