

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 3390
OFFERED BY MS. WATERS OF CALIFORNIA**

Page 3, line 3, strike “and” at the end.

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

Page 3, after line 11, insert the following:

1 “(viii) the effectiveness of the discount
2 window in light of the stigma associated
3 with its usage, ways to reduce such stigma,
4 and ways to improve access, operational ef-
5 ficiency, transparency, and timeliness of
6 the process for financial institutions seek-
7 ing advances, including on the pricing and
8 other terms of such advances.”.

