

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 4823
OFFERED BY MS. GARCIA OF TEXAS**

Insert after section 1 the following:

1 **SEC. 2. EFFECTIVE DATE.**

2 The provisions of this Act and the amendments made
3 by this Act shall take effect 1 year after the date of enact-
4 ment of this Act if, before such date, the Board of Gov-
5 ernors of the Federal Reserve System, the Comptroller of
6 the Currency, the Director of the Federal Housing Fi-
7 nance Agency, the Federal Deposit Insurance Corpora-
8 tion, and the National Credit Union Administration each
9 certify to the Congress, and make such certification avail-
10 able to the public, that climate change poses no financial
11 risks to the safety and soundness of the entities regulated
12 by such agency or the U.S. financial system.

