

## Amendment to Oversight Plan offered by Rep. Scott (Financial Literacy)

On page 2, line 25, after the period, insert the following:

"The Committee will also examine the Financial Literacy and Education Commission (FLEC) and potential steps that FLEC and member agencies can take to improve financial literacy for consumers."



# AMENDMENT TO THE AUTHORIZATION AND OVERSIGHT PLAN OF THE COMMITTEE ON FINANCIAL SERVICES

#### OFFERED BY MS. VELAZQUEZ OF NEW YORK

On page 1, after line 34, add the following paragraph:

"Post-SVB Banking Reforms. The Committee will examine policy solutions to address shortcomings exposed by the 2023 failures of Silicon Valley Bank (SVB) and other regional banks, including examining deposit and share insurance reforms to better protect small businesses and their workers, support community financial institutions, and promote competition. The Committee will also examine other regulatory and legislative reforms, including updating the failing bank bidding process to promote competition."



### Amendment to Oversight Plan offered by Rep. Foster (Price Stability)

On page 4, after line 39, insert the following: "*Price Stability*. The Committee will examine the impact that policy proposals – such as new tariffs or eliminating the independence of the Federal Reserve – will have on monetary policy and price stability, including how consumers and small businesses would be affected."



#### Amendment to Oversight Plan offered by Rep. Tlaib (Debanking)

On page 1, on line 19, after the period, insert the following:

"The Committee will conduct oversight and comprehensively examine circumstances by which individuals and businesses are denied access to or debanked from the financial system, including discriminatory practices by financial institutions."

#### Amendment Offered by Rep. Pressley

Starting on page 6 line 35, add a new paragraph that reads, "The Committee will evaluate standards and challenges in assessing, identifying, and regulating bias and discriminatory effects in artificial intelligence (AI) technologies and systems used by financial institutions, including AI utilized in internal operations, and consumer-facing services and products."



## Amendment to Oversight Plan offered by Rep. Williams (Alternative Data)

On page 2, line 4, after the period, add the following: "The Committee will also review policy options to expand access to credit through the use of consumer-permissioned data that historically is not included in credit scores, such as rental payment history and transaction data."

#### Amendment #\_\_\_\_ offered by Rep. Liccardo

Page 4, at end of line 6 add "The Committee will review proposals to increase the effective and nimble use of Housing Choice Vouchers to reduce homelessness and housing instability, including flexibilities that support innovative housing construction methods, the deployment of vouchers in high-opportunity neighborhoods, and reduce administrative hurdles that prevent families from leasing up their vouchers."

Page 4, line 24 after "otherwise" insert ", and will review the effects of such primacy on the affordability and availability of insurance"