

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 3379
OFFERED BY MS. WATERS OF CALIFORNIA**

Add at the end the following:

1 **SEC. 4. EXCEPTION FOR LARGE, BAD-ACTOR INSTITUTIONS.**

2 (a) IN GENERAL.—The amendments made by section
3 3, and the rules required thereunder, shall not apply to
4 any insured depository institution that—

5 (1) has more than \$1,000,000,000,000 in as-
6 sets; and

7 (2) the appropriate Federal banking agency or
8 another Federal agency has determined, during the
9 previous 10-year period, violated Federal law or a
10 rule issued thereunder and such violations, in the
11 aggregate, harmed 1,000,000 or more consumers.

