

Moreover, nearly all the CFPB's advertising dollars, including a \$12.5 million contract signed in February of this year, are going to a single advertising firm that just happened to be used by the Presidential campaigns of President Barack Obama and former Secretary of State Hillary Clinton. This is reckless, out-of-control government spending at its worst, and it reeks of cronyism.

Congress must act to rein in this abusive waste of taxpayer funds and stop the agency from throwing away money. We need to end this misuse of tax dollars by passing my amendment. And I thank the Rules Committee for making my amendment in order.

Mr. Chairman, I yield 1 minute to the gentleman from Florida (Mr. CRENSHAW).

Mr. CRENSHAW. Mr. Chairman, I thank the gentlewoman for yielding, and I want to thank her for bringing this before the body tonight, and urge its adoption.

This underlying bill talks about the CFPB, the Consumer Financial Protection Bureau. We have talked about it a lot tonight. One of the things the underlying bill does is it puts it under the appropriations process, and this is a pretty good example of why they ought to be under the appropriations process.

Most other agencies in the Federal Government are. They come to Congress, and they say: This is what we plan our spending on and here is how much we would like. But they are not accountable to anybody. So we are just trying to bring some transparency.

But this is the classic example of why they ought to be under the appropriations process. If they would walk in and say, "We just want to spend \$15 million of hard-earned taxpayer dollars on advertising," we might ask them questions about that.

So it is a good amendment, and I urge its adoption.

Mrs. HARTZLER. I thank the Chairman. I really appreciate his support.

I reserve the balance of my time.

Mr. SERRANO. Mr. Chairman, I claim the time in opposition.

The Acting CHAIR. The gentleman from New York is recognized for 5 minutes.

Mr. SERRANO. Mr. Chairman, this is an ambiguous and punitive amendment which could prevent the Bureau from making seniors, servicemembers, and students aware of predatory financial practices, interrupt the Bureau's ability to work with consumer advocates and the financial services industry on consumer education, and keep American consumers in the dark about the only agency designed specifically to protect their interests.

For every dollar spent on financial education, \$25 is spent on financial marketing. You can see that for yourself by searching for a "car loan" or "credit card offer" on Google, or looking through the junk you get in your mailbox every week. In fact, marketing of these products has become so perva-

sive, Google recently banned advertising for payday loans on the basis they were harmful to Google's own customers.

The Bureau has developed a number of tools that we should all be helping to make Americans more aware of, including a great set of resources on home ownership and mortgages called "Know Before You Owe," as well as an online tool that arms consumers with the information they need to identify the most competitively priced loans in the marketplace.

The Bureau has used Internet advertising, as well as TV advertising, through GSA-approved contractors that offer advertising management services to get the word out about these important resources that help consumers plan for their financial futures and save their hard-earned money.

While Republicans claim to support transparency and competition in markets, they want to shut down the Bureau's efforts to educate consumers on how to get the best deals on financial services and avoid debt traps.

At the same time, Republican allies have spent millions of dollars on Internet and television for a smear campaign cynically named "Protect America's consumers," which has falsified quotes from Members of Congress and misrepresented Bureau activities to discourage taxpayers from taking advantage of the Bureau's services.

One Sunlight Foundation analysis found that this bogus group spent \$58,000 just on television advertisements smearing the Bureau. What real consumer nonprofits have that kind of money to throw around? Not anyone that I know.

Fortunately, none of the Republican attacks have been able to keep the Bureau from returning \$11.4 billion to consumers, or from providing financial advice to more than 12 million unique visitors to their Web site.

We would, however, like to thank the Republicans for giving the Bureau some free advertising for those who are watching the debate. Make sure you visit [consumerfinance.gov](http://consumerfinance.gov) for more information on mortgages, student loans, credit cards, and banking accounts. And that is [consumerfinance.gov](http://consumerfinance.gov), just in case anyone missed it.

I urge opposition to the amendment.

I reserve the balance of my time.

Mrs. HARTZLER. Mr. Chairman, I would just thank the gentleman for giving some free advertising there to the agency and proving my point: that we don't need to spend over \$15 million of taxpayer money on this. All these services are available already online. Consumers can find this information.

This is about fiscal responsibility and accountability. We weren't even aware that the CFPB was spending this amount of money. As the chairman mentioned, there is no accountability for the agency. So Congress didn't know until a newspaper article did an investigation on it. That is how we be-

came aware that this agency has spent 2.5 percent of its budget this year on ads, the second-highest level among all Federal departments and comparable regulatory agencies for this year to date.

So this is egregious. There is no accountability. It is not needed. So I would urge my colleagues to support this amendment.

I reserve the balance of my time.

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Mr. SERRANO. Mr. Chairman, I yield back the balance of my time.

Mrs. HARTZLER. Mr. Chairman, I encourage all my colleagues to support this commonsense measure to save the taxpayer dollar and to curb irresponsible spending. More thorough oversight of the CFPB is necessary, and I believe this is a step in the right direction.

So I thank the chairman for his support.

I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment offered by the gentlewoman from Missouri (Mrs. HARTZLER).

The question was taken; and the Acting Chair announced that the ayes appeared to have it.

Mr. SERRANO. Mr. Chairman, I demand a recorded vote.

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, further proceedings on the amendment offered by the gentlewoman from Missouri will be postponed.

Mr. CRENSHAW. Mr. Chairman, I move that the Committee do now rise. The motion was agreed to.

Accordingly, the Committee rose; and the Speaker pro tempore (Mr. COLLINS of Georgia) having assumed the chair, Mr. JODY B. HICE of Georgia, Acting Chair of the Committee of the Whole House on the state of the Union, reported that that Committee, having had under consideration the bill (H.R. 5485) making appropriations for financial services and general government for the fiscal year ending September 30, 2017, and for other purposes, had come to no resolution thereon.

## RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess for a period of less than 15 minutes.

Accordingly (at 7 o'clock and 46 minutes p.m.), the House stood in recess.

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## AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. JODY B. HICE of Georgia) at 8 p.m.

## FINANCIAL SERVICES AND GENERAL GOVERNMENT APPROPRIATIONS ACT, 2017

The SPEAKER pro tempore. Pursuant to House Resolution 794 and rule