

H.R. 2106: Mr. PALLONE.
 H.R. 2116: Mr. SMTIH of New Jersey and Mr. BILIRAKIS.
 H.R. 2136: Mr. SHOWS and Mr. MCHUGH.
 H.R. 2170: Mrs. THURMAN, Mr. RAHALL, Mr. MOAKLEY, Mr. PORTMAN, Mr. SISISKY, and Mr. REYES.
 H.R. 2174: Ms. LEE and Mr. THOMPSON of Mississippi.
 H.R. 2202: Mr. KIND and Mr. JONES of North Carolina.
 H.R. 2227: Mr. SANDERS, Mr. FRANK of Massachusetts, Mr. WAXMAN, Mr. FROST, Ms. PELOSI, and Mrs. MINK of Hawaii.
 H.R. 2243: Mr. MCHUGH.
 H.R. 2247: Mr. LATOURETTE, Mr. TIAHRT, and Mr. GOODE.
 H.R. 2252: Mr. BARTON of Texas.
 H.R. 2260: Mr. TAYLOR of Mississippi, Mr. HUNTER, Mr. PACKARD, and Mr. EHLERS.
 H.R. 2265: Mr. GILMAN, Mrs. JONES of Ohio, Ms. PELOSI, Mr. MASCARA, and Mr. BARCIA.
 H.R. 2280: Mr. RODRIGUEZ, Mr. SMITH of New Jersey, Mr. BILIRAKIS, Mr. SANDLIN, Mr. REYES, Ms. BROWN of Florida, Mr. DOYLE, Ms. CARSON, Mr. SNYDER, Mr. SHOWS, Mr. ABERCROMBIE, Mr. PASCARELL, Mr. CRAMER, Mr. OLVER, Mr. GUTIERREZ, and Mr. HILL of Indiana.
 H.R. 2283: Mrs. MEEK of Florida, Ms. CARSON, Ms. LEE, and Mr. GREEN of Texas.
 H.R. 2287: Ms. SANCHEZ, Mr. FORD, Mr. FROST, Mr. GUTIERREZ, Ms. ROS-LEHTINEN, Mr. LEWIS of Georgia, and Mr. MEEKS of New York.
 H.R. 2306: Mr. FROST, Ms. MILLENDER-MCDONALD, Ms. DELAURO, and Mr. GREEN of Texas.
 H.J. Res. 34: Mr. PASCARELL.
 H.J. Res. 55: Mr. KUYKENDALL and Mr. PACKARD.
 H. Con. Res. 60: Mr. TANNER, Mr. MENENDEZ, and Mr. BARRETT of Wisconsin.
 H. Con. Res. 64: Ms. BALDWIN, and Mrs. JONES of Ohio.
 H. Con. Res. 97: Ms. WOOLSEY, Mr. BLUMENAUER, Mr. FATTAH, Ms. KILPATRICK, Mr. MINGE, Mr. ENGLISH, Mr. GUTIERREZ, Mr. HOEFFEL, Mr. BLAGOJEVICH, Mr. BARRETT of Wisconsin, Mr. BROWN of Ohio, Mr. CONYERS, Mr. HINCHEY, Mr. BERMAN, Mr. McNULTY, Ms. LOFGREN, and Mr. OBERSTAR.
 H. Con. Res. 111: Mr. STARK, Ms. PELOSI, Ms. VELAZQUEZ, Mr. MARTINEZ, and Mr. BECERRA.
 H. Con. Res. 124: Ms. RIVERS, Mr. BECERRA, and Ms. WOOLSEY.
 H. Con. Res. 128: Mrs. LOWEY, Mr. KENNEDY of Rhode Island, Mr. SALMON, Ms. WOOLSEY, Mr. CUNNINGHAM, Mr. GUTKNECHT, Mr. DELAHUNT, Mr. TALENT, Mr. FORD, Mr. KING, Mr. BILBRAY, and Mr. HUNTER.
 H. Con. Res. 131: Ms. WOOLSEY, Mr. ROTHMAN, Mr. SHOWS, Mr. FROST, Mr. CROWLEY, Mr. ANDREWS, Mrs. NORTHUP, Mr. SHERMAN, Mr. WAXMAN, and Mr. FOLEY.
 H. Con. Res. 132: Ms. LEE, Mr. KUCINICH, Mr. JACKSON of Illinois, Mr. STARK, and Ms. WATERS.
 H. Res. 41: Mr. BARTLETT of Maryland, Mr. LATOURETTE, and Ms. SCHAKOWSKY.
 H. Res. 184: Mr. BRADY of Texas, Mr. BROWN of California, Mr. ENGEL, and Ms. MCKINNEY.
 H. Res. 201: Mr. BURR of North Carolina, Mr. MOAKLEY, Mr. FROST, and Mr. FRANKS of New Jersey.
 H. Res. 214: Mr. STUPAK and Mr. TANCREDO.
 H. Res. 215: Mr. KING.

DELETIONS OF SPONSORS FROM PUBLIC BILLS AND RESOLUTIONS

Under clause 7 of rule XII, sponsors were deleted from public bills and resolutions as follows:

H.R. 222: Mrs. MYRICK.

H.R. 1145: Mrs. MYRICK.

AMENDMENTS

Under clause 8 of rule XVIII, proposed amendments were submitted as follows:

H.R. 10

OFFERED BY: MR. DREIER

(Amendment in the Nature of a Substitute)

AMENDMENT NO. 1: Strike out all after the enacting clause and insert the following:

SECTION 1. SHORT TITLE; PURPOSES; TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the “Financial Services Act of 1999”.

(b) PURPOSES.—The purposes of this Act are as follows:

(1) To enhance competition in the financial services industry, in order to foster innovation and efficiency.

(2) To ensure the continued safety and soundness of depository institutions.

(3) To provide necessary and appropriate protections for investors and ensure fair and honest markets in the delivery of financial services.

(4) To avoid duplicative, potentially conflicting, and overly burdensome regulatory requirements through the creation of a regulatory framework for financial holding companies that respects the divergent requirements of each of the component businesses of the holding company, and that is based upon principles of strong functional regulation and enhanced regulatory coordination.

(5) To reduce and, to the maximum extent practicable, to eliminate the legal barriers preventing affiliation among depository institutions, securities firms, insurance companies, and other financial service providers and to provide a prudential framework for achieving that result.

(6) To enhance the availability of financial services to citizens of all economic circumstances and in all geographic areas.

(7) To enhance the competitiveness of United States financial service providers internationally.

(8) To ensure compliance by depository institutions with the provisions of the Community Reinvestment Act of 1977 and enhance the ability of depository institutions to meet the capital and credit needs of all citizens and communities, including underserved communities and populations.

(c) TABLE OF CONTENTS.—The table of contents for this Act is as follows:

Sec. 1. Short title; purposes; table of contents.

TITLE I—FACILITATING AFFILIATION AMONG SECURITIES FIRMS, INSURANCE COMPANIES, AND DEPOSITORY INSTITUTIONS

Subtitle A—Affiliations

Sec. 101. Glass-Steagall Act reformed.

Sec. 102. Activity restrictions applicable to bank holding companies which are not financial holding companies.

Sec. 103. Financial holding companies.

Sec. 104. Operation of State law.

Sec. 105. Mutual bank holding companies authorized.

Sec. 105A. Public meetings for large bank acquisitions and mergers.

Sec. 106. Prohibition on deposit production offices.

Sec. 107. Clarification of branch closure requirements.

Sec. 108. Amendments relating to limited purpose banks.

Sec. 109. GAO study of economic impact on community banks, other small financial institutions, insurance agents, and consumers.

Sec. 110. Responsiveness to community needs for financial services.

Subtitle B—Streamlining Supervision of Financial Holding Companies

Sec. 111. Streamlining financial holding company supervision.

Sec. 112. Elimination of application requirement for financial holding companies.

Sec. 113. Authority of State insurance regulator and Securities and Exchange Commission.

Sec. 114. Prudential safeguards.

Sec. 115. Examination of investment companies.

Sec. 116. Limitation on rulemaking, prudential, supervisory, and enforcement authority of the Board.

Sec. 117. Equivalent regulation and supervision.

Sec. 118. Prohibition on FDIC assistance to affiliates and subsidiaries.

Sec. 119. Repeal of savings bank provisions in the Bank Holding Company Act of 1956.

Sec. 120. Technical amendment.

Subtitle C—Subsidiaries of National Banks

Sec. 121. Permissible activities for subsidiaries of national banks.

Sec. 122. Safety and soundness firewalls between banks and their financial subsidiaries.

Sec. 123. Misrepresentations regarding depository institution liability for obligations of affiliates.

Sec. 124. Repeal of stock loan limit in Federal Reserve Act.

Subtitle D—Wholesale Financial Holding Companies; Wholesale Financial Institutions

CHAPTER 1—WHOLESALE FINANCIAL HOLDING COMPANIES

Sec. 131. Wholesale financial holding companies established.

Sec. 132. Authorization to release reports.

Sec. 133. Conforming amendments.

CHAPTER 2—WHOLESALE FINANCIAL INSTITUTIONS

Sec. 136. Wholesale financial institutions.

Subtitle E—Preservation of FTC Authority

Sec. 141. Amendment to the Bank Holding Company Act of 1956 to modify notification and post-approval waiting period for section 3 transactions.

Sec. 142. Interagency data sharing.

Sec. 143. Clarification of status of subsidiaries and affiliates.

Sec. 144. Annual GAO report.

Subtitle F—National Treatment

Sec. 151. Foreign banks that are financial holding companies.

Sec. 152. Foreign banks and foreign financial institutions that are wholesale financial institutions.

Sec. 153. Representative offices.

Sec. 154. Reciprocity.

Subtitle G—Federal Home Loan Bank System Modernization

Sec. 161. Short title.

Sec. 162. Definitions.

Sec. 163. Savings association membership.

Sec. 164. Advances to members; collateral.

Sec. 165. Eligibility criteria.

Sec. 166. Management of banks.

Sec. 167. Resolution Funding Corporation.

Sec. 168. Capital structure of Federal home loan banks.

Subtitle H—ATM Fee Reform

Sec. 171. Short title.

Sec. 172. Electronic fund transfer fee disclosures at any host ATM.

Sec. 173. Disclosure of possible fees to consumers when ATM card is issued.