

112TH CONGRESS  
2D SESSION

**S.** \_\_\_\_\_

To address fee disclosure requirements under the Electronic Fund Transfer Act, to amend the Federal Deposit Insurance Act with respect to information provided to the Bureau of Consumer Financial Protection, and for other purposes.

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IN THE SENATE OF THE UNITED STATES

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\_\_\_\_\_ introduced the following bill; which was read twice  
and referred to the Committee on \_\_\_\_\_

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## **A BILL**

To address fee disclosure requirements under the Electronic Fund Transfer Act, to amend the Federal Deposit Insurance Act with respect to information provided to the Bureau of Consumer Financial Protection, and for other purposes.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. FEE DISCLOSURE REQUIREMENT.**

4       Section 904(d)(3)(B) of the Electronic Fund Trans-  
5       fer Act (15 U.S.C. 1693b(d)(3)(B)) is amended—

1 (1) in the subparagraph heading, by striking  
2 “REQUIREMENTS.—” and inserting “REQUIRE-  
3 MENT.—”;

4 (2) by striking clause (i);

5 (3) by striking “(ii) ON THE SCREEN.—”;

6 (4) by striking “ after the transaction is initi-  
7 ated and”; and

8 (5) by striking “, except that during the period  
9 beginning” and all that follows through the end and  
10 inserting a period.

11 **SEC. 2. FDIA AMENDMENTS REGARDING DISCLOSURES TO**  
12 **THE BUREAU OF CONSUMER FINANCIAL PRO-**  
13 **TECTION.**

14 The Federal Deposit Insurance Act (12 U.S.C. 1811  
15 et seq.) is amended—

16 (1) in section 11(t)(2)(A) (12 U.S.C.  
17 1821(t)(2)(A)), by inserting after clause (v) the fol-  
18 lowing:

19 “(vi) The Bureau of Consumer Finan-  
20 cial Protection.”; and

21 (2) in section 18(x) (12 U.S.C. 1828(x))—

22 (A) by inserting “the Bureau of Consumer  
23 Financial Protection,” before “any Federal  
24 banking agency” each place that term appears;  
25 and

1                   (B) by striking “such agency” each place  
2                   that term appears and inserting “such Bureau,  
3                   agency”.