

**AMENDMENT TO THE RULES COMMITTEE PRINT**

**116-15**

**OFFERED BY MS. JACKSON LEE OF TEXAS**

Redesignate section 9 as section 10.

Insert after section 8 the following:

**1 SEC. 9. STUDY ON CONSUMER SPENDING PATTERNS.**

2 (a) FINDING.—The Congress finds that online and  
3 in-store consumer activity and transactions, including  
4 brand and customer loyalty programs, allow for greater  
5 collection of detailed information on individual consumers.

6 (b) STUDY.—The Director of the Consumer Finan-  
7 cial Protection Bureau shall conduct a study and analysis  
8 of data on the extent to which financial institutions rely  
9 upon analyses of individual consumer activities, interests,  
10 and buying and spending patterns to make decisions re-  
11 garding extensions of credit, targeted marketing, or with-  
12 holding or providing add-on financial services to individual  
13 consumers. The study shall also address the extent to  
14 which such an analysis constitutes unlawful or discrimina-  
15 tory profiling.

1           (c) REPORT.—Not later than 18 months after the  
2 date of the enactment of this Act, the Director shall sub-  
3 mit a report to Congress containing—

4                   (1) all findings and determinations made in car-  
5 rying out the study required under subsection (b);  
6           and

7                   (2) any information gathered pursuant to sec-  
8 tion 704B of the Equal Credit Opportunity Act.

