

AMENDMENT TO THE RULES COMMITTEE PRINT
18–48
OFFERED BY MS. WATERS OF CALIFORNIA

In title I of division D, add at the end the following:

1 **SEC. 4102. EXCEPTION FOR ACTIONS THAT INCREASE AC-**
2 **CESS TO CREDIT FOR SMALL BUSINESSES.**

3 The prohibitions under the amendments made by this
4 title shall not apply to any actions taken by a Federal reg-
5 ulator to encourage regulated entities to increase access
6 to credit for small businesses (including minority-owned
7 businesses, women-owned businesses, and veteran-owned
8 businesses), including through updated underwriting to
9 support start-ups, and through partnerships with commu-
10 nity development financial institutions and minority de-
11 pository institutions.

In title II of division D, add at the end the fol-
lowing:

12 **SEC. 4203. EXCEPTION FOR ACTIONS THAT INCREASE AC-**
13 **CESS TO CREDIT FOR SMALL BUSINESSES.**

14 The prohibitions under this title and the amendments
15 made by this title shall not apply to any actions taken
16 by a Federal regulator to encourage regulated entities to

1 increase access to credit for small businesses (including
2 minority-owned businesses, women-owned businesses, and
3 veteran-owned businesses), including through updated un-
4 derwriting to support start-ups, and through partnerships
5 with community development financial institutions and
6 minority depository institutions.

