

**Amendment to Committee Oversight Plan  
Offered by Mr. Westmoreland**

After the Section titled “Deposit Insurance” insert the following new section:

Bank Failures – The Committee will examine the process the FDIC uses to supervise and, if necessary, resolve community banks and the procedures followed by the FDIC and other bank supervisors in making this determination. Some observers have noted there are inconsistencies in the application of FDIC practices as a bank moves into prompt corrective action and towards a failure. Further, the Committee will study the costs and benefits of loss share agreements to the deposit insurance fund and the American taxpayer. The Committee will also study how the FDIC’s resolution procedures, including but not limited to loss share agreements, affect access to credit for small business customers of a failed bank. The Committee will examine the effectiveness of FDIC guidance and its subsequent application in the FDIC’s supervision of community banks, particularly as it relates to appraisals of real estate assets.