

**AMENDMENT IN THE NATURE OF A SUBSTITUTE TO
H.R. 3183
OFFERED BY MR. LYNCH OF MASSACHUSETTS**

Strike all after the enacting clause and insert the following:

1 **SEC. 1. DISCLOSURE OF CONSUMER INFORMATION BY FI-**
2 **NANCIAL INSTITUTIONS.**

3 (a) DISCLOSURE OF INFORMATION.—Once during
4 any 12-month period, upon the request of a consumer, any
5 financial institution that holds information with respect to
6 the consumer shall, not later than the end of the 15-day
7 period beginning on the date such request is made and
8 free of charge, provide the consumer with the following:

9 (1) All information with respect to the con-
10 sumer held by the financial institution at the time
11 of the request, except that if the consumer to whom
12 the information relates requests that the first 5 dig-
13 its of the social security number (or similar identi-
14 fication number) of the consumer not be included in
15 the disclosure, and the institution has received ap-
16 propriate proof of the identity of the requester, the
17 institution shall so truncate such number in such
18 disclosure.

1 (2) The sources of the information.

2 (3) Any person or Federal department or agen-
3 cy to which the institution has disclosed information
4 described under paragraph (1).

5 (b) FINANCIAL INSTITUTION DEFINED.—For pur-
6 poses of this section, the term “financial institution”
7 means—

8 (1) a covered person, as defined under section
9 1002(6) of the Consumer Financial Protection Act
10 of 2010 (12 U.S.C. 5481(6)); and

11 (2) any person who has purchased information
12 described under subsection (a)(1) from a covered
13 person.

Amend the title so as to read: “A bill to require fi-
nancial institutions to provide consumers, upon request,
with all of the information with respect to the consumer
held by the financial institution.”.

