

**AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 4464
OFFERED BY MS. MAXINE WATERS OF
CALIFORNIA**

Strike all after the enacting clause and insert the following:

1 SECTION 1. DELAY IN EFFECTIVE DATE.

2 Notwithstanding any effective date set forth in the
3 rule issued by the National Credit Union Administration
4 titled “Risk-Based Capital” (published at 80 Fed. Reg.
5 66626 (October 29, 2015)), such final rule shall take ef-
6 fect on January 1, 2021.

Amend the title so as to read: “A bill to delay the effective date of the rule issued by the National Credit Union Administration titled ‘Risk-Based Capital’.”.

