

## S 3394

A bill to address fee disclosure requirements under the Electronic Fund Transfer Act, to amend the Federal Deposit Insurance Act with respect to information provided to the Bureau of Consumer Financial Protection, and for other purposes.

**Congress:** 112 (2011–2013, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Jul 17, 2012

**Current Status:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

**Latest Action:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Jul 17, 2012)

**Official Text:** <https://www.congress.gov/bill/112th-congress/senate-bill/3394>

### Sponsor

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**Name:** Sen. Johnson, Tim [D-SD]

**Party:** Democratic • **State:** SD • **Chamber:** Senate

## Cosponsors (37 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Brown, Sherrod [D-OH]	D · OH		Jul 17, 2012
Sen. Crapo, Mike [R-ID]	R · ID		Jul 17, 2012
Sen. Hagan, Kay R. [D-NC]	D · NC		Jul 17, 2012
Sen. Johanns, Mike [R-NE]	R · NE		Jul 17, 2012
Sen. McCaskill, Claire [D-MO]	D · MO		Jul 17, 2012
Sen. Shelby, Richard C. [R-AL]	R · AL		Jul 17, 2012
Sen. Tester, Jon [D-MT]	D · MT		Jul 17, 2012
Sen. Corker, Bob [R-TN]	R · TN		Jul 18, 2012
Sen. Manchin, Joe, III [D-WV]	D · WV		Jul 18, 2012
Sen. Merkley, Jeff [D-OR]	D · OR		Jul 18, 2012
Sen. Conrad, Kent [D-ND]	D · ND		Jul 19, 2012
Sen. Begich, Mark [D-AK]	D · AK		Jul 23, 2012
Sen. Kirk, Mark Steven [R-IL]	R · IL		Jul 23, 2012
Sen. Menendez, Robert [D-NJ]	D · NJ		Jul 23, 2012
Sen. Nelson, Bill [D-FL]	D · FL		Jul 23, 2012
Sen. Rubio, Marco [R-FL]	R · FL		Jul 25, 2012
Sen. Feinstein, Dianne [D-CA]	D · CA		Jul 30, 2012
Sen. Carper, Thomas R. [D-DE]	D · DE		Aug 2, 2012
Sen. Pryor, Mark L. [D-AR]	D · AR		Sep 10, 2012
Sen. Baucus, Max [D-MT]	D · MT		Sep 19, 2012
Sen. Bennet, Michael F. [D-CO]	D · CO		Sep 19, 2012
Sen. Enzi, Michael B. [R-WY]	R · WY		Sep 19, 2012
Sen. Kerry, John F. [D-MA]	D · MA		Sep 19, 2012
Sen. Nelson, Ben [D-NE]	D · NE		Sep 19, 2012
Sen. Warner, Mark R. [D-VA]	D · VA		Sep 19, 2012
Sen. Akaka, Daniel K. [D-HI]	D · HI		Sep 20, 2012
Sen. Klobuchar, Amy [D-MN]	D · MN		Sep 20, 2012
Sen. Udall, Mark [D-CO]	D · CO		Sep 20, 2012
Sen. Blumenthal, Richard [D-CT]	D · CT		Sep 21, 2012
Sen. Inouye, Daniel K. [D-HI]	D · HI		Sep 21, 2012
Sen. Stabenow, Debbie [D-MI]	D · MI		Sep 21, 2012
Sen. Bingaman, Jeff [D-NM]	D · NM		Nov 13, 2012
Sen. Coons, Christopher A. [D-DE]	D · DE		Nov 13, 2012
Sen. Gillibrand, Kirsten E. [D-NY]	D · NY		Nov 13, 2012
Sen. Landrieu, Mary L. [D-LA]	D · LA		Nov 13, 2012
Sen. Lieberman, Joseph I. [I-CT]	ID · CT		Nov 13, 2012
Sen. Wyden, Ron [D-OR]	D · OR		Nov 28, 2012

## Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Jul 17, 2012

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

### Related Bills

Bill	Relationship	Last Action
112 HR 4014	Related bill	<b>Dec 20, 2012:</b> Became Public Law No: 112-215.
112 HR 4367	Related bill	<b>Dec 20, 2012:</b> Became Public Law No: 112-216.
112 S 3204	Related bill	<b>May 17, 2012:</b> Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
112 S 2099	Related bill	<b>Feb 9, 2012:</b> Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

### Summary (as of Jul 17, 2012)

Amends the Electronic Fund Transfer Act with respect to mandatory fee disclosures on automated teller machines (ATMs) operated by a person other than a financial institution holding a consumer's account.

Repeals the requirement that such a fee disclosure appear in a prominent and conspicuous location on or at the ATM. Limits such requirement to appearance of a fee disclosure on the ATM screen.

Amends the Federal Deposit Insurance Act to make the Consumer Financial Protection Bureau (CFPB) a "covered agency" that may share information with another covered agency or any other federal agency without waiving any privilege applicable to the information.

Prohibits information submitted to the CFPB in the course of its supervisory or regulatory process from being construed as waiving, destroying, or affecting any privilege that may be claimed with respect to such information under federal or state law as to any person or entity other than the CFPB, another federal banking agency, a state bank supervisor, or a foreign banking authority.

### Actions Timeline

- **Jul 17, 2012:** Introduced in Senate
- **Jul 17, 2012:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.