

HR 3461

Financial Institutions Examination Fairness and Reform Act

Congress: 112 (2011–2013, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Nov 17, 2011

Current Status: Subcommittee Hearings Held.

Latest Action: Subcommittee Hearings Held. (Feb 1, 2012)

Official Text: <https://www.congress.gov/bill/112th-congress/house-bill/3461>

Sponsor

Name: Rep. Capito, Shelley Moore [R-WV-2]

Party: Republican • **State:** WV • **Chamber:** Senate

Cosponsors (192 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Bachus, Spencer [R-AL-6]	R · AL		Nov 17, 2011
Rep. Carney, John C., Jr. [D-DE-At Large]	D · DE		Nov 17, 2011
Rep. Duffy, Sean P. [R-WI-7]	R · WI		Nov 17, 2011
Rep. Maloney, Carolyn B. [D-NY-14]	D · NY		Nov 17, 2011
Rep. Pearce, Stevan [R-NM-2]	R · NM		Nov 17, 2011
Rep. Posey, Bill [R-FL-15]	R · FL		Nov 17, 2011
Rep. Renacci, James B. [R-OH-16]	R · OH		Nov 17, 2011
Rep. Schweikert, David [R-AZ-5]	R · AZ		Nov 17, 2011
Rep. Westmoreland, Lynn A. [R-GA-3]	R · GA		Nov 17, 2011
Rep. Biggert, Judy [R-IL-13]	R · IL		Nov 22, 2011
Rep. Dold, Robert J. [R-IL-10]	R · IL		Nov 22, 2011
Rep. Gardner, Cory [R-CO-4]	R · CO		Nov 22, 2011
Rep. Grimm, Michael G. [R-NY-13]	R · NY		Nov 22, 2011
Rep. Jones, Walter B., Jr. [R-NC-3]	R · NC		Nov 22, 2011
Rep. McCotter, Thaddeus G. [R-MI-11]	R · MI		Nov 22, 2011
Rep. Royce, Edward R. [R-CA-40]	R · CA		Nov 22, 2011
Rep. Cravaack, Chip [R-MN-8]	R · MN		Dec 2, 2011
Rep. Critz, Mark S. [D-PA-12]	D · PA		Dec 2, 2011
Rep. Huizenga, Bill [R-MI-2]	R · MI		Dec 2, 2011
Rep. Hurt, Robert [R-VA-5]	R · VA		Dec 2, 2011
Rep. Manzullo, Donald A. [R-IL-16]	R · IL		Dec 2, 2011
Rep. McHenry, Patrick T. [R-NC-10]	R · NC		Dec 2, 2011
Rep. Pitts, Joseph R. [R-PA-16]	R · PA		Dec 2, 2011
Rep. Ross, Mike [D-AR-4]	D · AR		Dec 2, 2011
Rep. Schock, Aaron [R-IL-18]	R · IL		Dec 2, 2011
Rep. Scott, David [D-GA-13]	D · GA		Dec 2, 2011
Rep. Tipton, Scott R. [R-CO-3]	R · CO		Dec 2, 2011
Rep. Womack, Steve [R-AR-3]	R · AR		Dec 2, 2011
Rep. Benishek, Dan [R-MI-1]	R · MI		Dec 12, 2011
Rep. Brown, Corrine [D-FL-3]	D · FL		Dec 12, 2011
Rep. Carter, John R. [R-TX-31]	R · TX		Dec 12, 2011
Rep. Duncan, Jeff [R-SC-3]	R · SC		Dec 12, 2011
Rep. Foxx, Virginia [R-NC-5]	R · NC		Dec 12, 2011
Rep. Green, Gene [D-TX-29]	D · TX		Dec 12, 2011
Rep. Griffin, Tim [R-AR-2]	R · AR		Dec 12, 2011
Rep. Hultgren, Randy [R-IL-14]	R · IL		Dec 12, 2011
Rep. Johnson, Timothy V. [R-IL-15]	R · IL		Dec 12, 2011
Rep. Kissell, Larry [D-NC-8]	D · NC		Dec 12, 2011
Rep. Lankford, James [R-OK-5]	R · OK		Dec 12, 2011
Rep. Latham, Tom [R-IA-4]	R · IA		Dec 12, 2011
Rep. Lucas, Frank D. [R-OK-3]	R · OK		Dec 12, 2011

Cosponsor	Party / State	Role	Date Joined
Rep. McIntyre, Mike [D-NC-7]	D · NC		Dec 12, 2011
Rep. Nugent, Richard B. [R-FL-5]	R · FL		Dec 12, 2011
Rep. Richmond, Cedric L. [D-LA-2]	D · LA		Dec 12, 2011
Rep. Ross, Dennis A. [R-FL-12]	R · FL		Dec 12, 2011
Rep. Sullivan, John [R-OK-1]	R · OK		Dec 12, 2011
Rep. Terry, Lee [R-NE-2]	R · NE		Dec 12, 2011
Rep. Yoder, Kevin [R-KS-3]	R · KS		Dec 12, 2011
Rep. Boren, Dan [D-OK-2]	D · OK		Dec 16, 2011
Rep. Calvert, Ken [R-CA-44]	R · CA		Dec 16, 2011
Rep. Ellmers, Renee L. [R-NC-2]	R · NC		Dec 16, 2011
Rep. Fincher, Stephen Lee [R-TN-8]	R · TN		Dec 16, 2011
Rep. Guthrie, Brett [R-KY-2]	R · KY		Dec 16, 2011
Rep. Hayworth, Nan A. S. [R-NY-19]	R · NY		Dec 16, 2011
Rep. Huelskamp, Tim [R-KS-1]	R · KS		Dec 16, 2011
Rep. Moore, Gwen [D-WI-4]	D · WI		Dec 16, 2011
Rep. Noem, Kristi L. [R-SD-At Large]	R · SD		Dec 16, 2011
Rep. Perlmutter, Ed [D-CO-7]	D · CO		Dec 16, 2011
Rep. Rahall, Nick J., II [D-WV-3]	D · WV		Dec 16, 2011
Rep. Rehberg, Denny [R-MT-At Large]	R · MT		Dec 16, 2011
Rep. Scalise, Steve [R-LA-1]	R · LA		Dec 16, 2011
Rep. Scott, Tim [R-SC-1]	R · SC		Dec 16, 2011
Rep. Thompson, Glenn [R-PA-5]	R · PA		Dec 16, 2011
Rep. Akin, W. Todd [R-MO-2]	R · MO		Dec 19, 2011
Rep. Paulsen, Erik [R-MN-3]	R · MN		Dec 19, 2011
Rep. Wolf, Frank R. [R-VA-10]	R · VA		Dec 19, 2011
Rep. Blackburn, Marsha [R-TN-7]	R · TN		Jan 23, 2012
Rep. Canseco, Francisco "Quico" [R-TX-23]	R · TX		Jan 23, 2012
Rep. Connolly, Gerald E. [D-VA-11]	D · VA		Jan 23, 2012
Rep. Crawford, Eric A. "Rick" [R-AR-1]	R · AR		Jan 23, 2012
Rep. Duncan, John J., Jr. [R-TN-2]	R · TN		Jan 23, 2012
Rep. Garrett, Scott [R-NJ-5]	R · NJ		Jan 23, 2012
Rep. Heck, Joseph J. [R-NV-3]	R · NV		Jan 23, 2012
Rep. Owens, William L. [D-NY-23]	D · NY		Jan 23, 2012
Rep. Pompeo, Mike [R-KS-4]	R · KS		Jan 23, 2012
Rep. Roskam, Peter J. [R-IL-6]	R · IL		Jan 23, 2012
Rep. Thornberry, Mac [R-TX-13]	R · TX		Jan 23, 2012
Rep. Amodei, Mark E. [R-NV-2]	R · NV		Jan 25, 2012
Rep. Fleischmann, Charles J. "Chuck" [R-TN-3]	R · TN		Jan 25, 2012
Rep. Granger, Kay [R-TX-12]	R · TX		Jan 25, 2012
Rep. Meehan, Patrick [R-PA-7]	R · PA		Jan 25, 2012
Rep. Chandler, Ben [D-KY-6]	D · KY		Feb 7, 2012
Rep. Coble, Howard [R-NC-6]	R · NC		Feb 7, 2012

Cosponsor	Party / State	Role	Date Joined
Rep. Cole, Tom [R-OK-4]	R · OK		Feb 7, 2012
Rep. Dent, Charles W. [R-PA-15]	R · PA		Feb 7, 2012
Rep. Fitzpatrick, Michael G. [R-PA-8]	R · PA		Feb 7, 2012
Rep. Forbes, J. Randy [R-VA-4]	R · VA		Feb 7, 2012
Rep. Fortenberry, Jeff [R-NE-1]	R · NE		Feb 7, 2012
Rep. Jenkins, Lynn [R-KS-2]	R · KS		Feb 7, 2012
Rep. Lowey, Nita M. [D-NY-18]	D · NY		Feb 7, 2012
Rep. Lummis, Cynthia M. [R-WY-At Large]	R · WY		Feb 7, 2012
Rep. Marchant, Kenny [R-TX-24]	R · TX		Feb 7, 2012
Rep. Pence, Mike [R-IN-6]	R · IN		Feb 7, 2012
Rep. Schilling, Robert T. [R-IL-17]	R · IL		Feb 7, 2012
Rep. Schmidt, Jean [R-OH-2]	R · OH		Feb 7, 2012
Rep. Stivers, Steve [R-OH-15]	R · OH		Feb 7, 2012
Rep. Whitfield, Ed [R-KY-1]	R · KY		Feb 7, 2012
Rep. Coffman, Mike [R-CO-6]	R · CO		Feb 24, 2012
Rep. Frelinghuysen, Rodney P. [R-NJ-11]	R · NJ		Feb 24, 2012
Rep. Kline, John [R-MN-2]	R · MN		Feb 24, 2012
Rep. McKinley, David B. [R-WV-1]	R · WV		Feb 24, 2012
Rep. Myrick, Sue Wilkins [R-NC-9]	R · NC		Feb 24, 2012
Rep. Turner, Michael R. [R-OH-3]	R · OH		Feb 24, 2012
Rep. Buerkle, Ann Marie [R-NY-25]	R · NY		Mar 1, 2012
Rep. Jackson Lee, Sheila [D-TX-18]	D · TX		Mar 1, 2012
Rep. Loebsack, David [D-IA-2]	D · IA		Mar 1, 2012
Rep. McCarthy, Carolyn [D-NY-4]	D · NY		Mar 1, 2012
Rep. Bilirakis, Gus M. [R-FL-9]	R · FL		Mar 8, 2012
Rep. Latta, Robert E. [R-OH-5]	R · OH		Mar 8, 2012
Rep. Quigley, Mike [D-IL-5]	D · IL		Mar 8, 2012
Rep. Rivera, David [R-FL-25]	R · FL		Mar 8, 2012
Rep. Rooney, Thomas J. [R-FL-16]	R · FL		Mar 8, 2012
Rep. Shuler, Heath [D-NC-11]	D · NC		Mar 8, 2012
Rep. Berg, Rick [R-ND-At Large]	R · ND		Mar 20, 2012
Rep. Berkley, Shelley [D-NV-1]	D · NV		Mar 20, 2012
Rep. Buchanan, Vern [R-FL-13]	R · FL		Mar 20, 2012
Rep. Cuellar, Henry [D-TX-28]	D · TX		Mar 20, 2012
Rep. Diaz-Balart, Mario [R-FL-21]	R · FL		Mar 20, 2012
Rep. Gosar, Paul A. [R-AZ-1]	R · AZ		Mar 20, 2012
Rep. Lujan, Ben Ray [D-NM-3]	D · NM		Mar 20, 2012
Rep. Miller, Candice S. [R-MI-10]	R · MI		Mar 20, 2012
Rep. Ros-Lehtinen, Ileana [R-FL-18]	R · FL		Mar 20, 2012
Rep. Smith, Adrian [R-NE-3]	R · NE		Mar 20, 2012
Rep. Hanna, Richard L. [R-NY-24]	R · NY		Mar 21, 2012
Rep. Landry, Jeffrey M. [R-LA-3]	R · LA		Mar 21, 2012

Cosponsor	Party / State	Role	Date Joined
Rep. Rothman, Steven R. [D-NJ-9]	D · NJ		Mar 21, 2012
Rep. Simpson, Michael K. [R-ID-2]	R · ID		Mar 21, 2012
Rep. Sires, Albio [D-NJ-13]	D · NJ		Mar 21, 2012
Rep. Wittman, Robert J. [R-VA-1]	R · VA		Mar 21, 2012
Rep. Camp, Dave [R-MI-4]	R · MI		Mar 22, 2012
Rep. Gerlach, Jim [R-PA-6]	R · PA		Mar 22, 2012
Rep. Gibson, Christopher P. [R-NY-20]	R · NY		Mar 22, 2012
Rep. Wilson, Joe [R-SC-2]	R · SC		Mar 22, 2012
Rep. Adams, Sandy [R-FL-24]	R · FL		Mar 26, 2012
Rep. Boswell, Leonard L. [D-IA-3]	D · IA		Mar 26, 2012
Rep. Boustany, Charles W., Jr. [R-LA-7]	R · LA		Mar 26, 2012
Rep. Farenthold, Blake [R-TX-27]	R · TX		Mar 26, 2012
Rep. Gibbs, Bob [R-OH-18]	R · OH		Mar 26, 2012
Rep. Lance, Leonard [R-NJ-7]	R · NJ		Mar 26, 2012
Rep. Walsh, Joe [R-IL-8]	R · IL		Mar 26, 2012
Rep. Wasserman Schultz, Debbie [D-FL-20]	D · FL		Mar 26, 2012
Rep. Amash, Justin [R-MI-3]	R · MI		Mar 29, 2012
Rep. Bonner, Jo [R-AL-1]	R · AL		Mar 29, 2012
Rep. Braley, Bruce L. [D-IA-1]	D · IA		Mar 29, 2012
Rep. Castor, Kathy [D-FL-11]	D · FL		Mar 29, 2012
Rep. Crenshaw, Ander [R-FL-4]	R · FL		Mar 29, 2012
Rep. Emerson, Jo Ann [R-MO-8]	R · MO		Mar 29, 2012
Rep. Hinojosa, Ruben [D-TX-15]	D · TX		Mar 29, 2012
Rep. Kildee, Dale E. [D-MI-5]	D · MI		Mar 29, 2012
Rep. LoBiondo, Frank A. [R-NJ-2]	R · NJ		Mar 29, 2012
Rep. Marino, Tom [R-PA-10]	R · PA		Mar 29, 2012
Rep. Rogers, Mike J. [R-MI-8]	R · MI		Mar 29, 2012
Rep. Tonko, Paul [D-NY-21]	D · NY		Mar 29, 2012
Rep. West, Allen B. [R-FL-22]	R · FL		Mar 29, 2012
Rep. Chabot, Steve [R-OH-1]	R · OH		Apr 18, 2012
Rep. Cleaver, Emanuel [D-MO-5]	D · MO		Apr 18, 2012
Rep. Hinchey, Maurice D. [D-NY-22]	D · NY		Apr 18, 2012
Rep. Kelly, Mike [R-PA-3]	R · PA		Apr 18, 2012
Rep. King, Steve [R-IA-5]	R · IA		Apr 18, 2012
Rep. Miller, Jeff [R-FL-1]	R · FL		Apr 18, 2012
Rep. Neugebauer, Randy [R-TX-19]	R · TX		Apr 18, 2012
Rep. Nunnelee, Alan [R-MS-1]	R · MS		Apr 18, 2012
Rep. Peters, Gary C. [D-MI-9]	D · MI		Apr 18, 2012
Rep. Southerland, Steve II [R-FL-2]	R · FL		Apr 18, 2012
Rep. Walberg, Tim [R-MI-7]	R · MI		Apr 18, 2012
Rep. Barletta, Lou [R-PA-11]	R · PA		Apr 26, 2012
Rep. Conaway, K. Michael [R-TX-11]	R · TX		Apr 26, 2012

Cosponsor	Party / State	Role	Date Joined
Rep. Gutierrez, Luis V. [D-IL-4]	D · IL		Apr 26, 2012
Rep. Schrader, Kurt [D-OR-5]	D · OR		Apr 26, 2012
Rep. Broun, Paul C. [R-GA-10]	R · GA		May 17, 2012
Rep. DesJarlais, Scott [R-TN-4]	R · TN		May 17, 2012
Rep. Stearns, Cliff [R-FL-6]	R · FL		May 17, 2012
Rep. Austria, Steve [R-OH-7]	R · OH		Jun 7, 2012
Rep. Cooper, Jim [D-TN-5]	D · TN		Jun 7, 2012
Rep. Kinzinger, Adam [R-IL-11]	R · IL		Jun 7, 2012
Rep. Labrador, Raul R. [R-ID-1]	R · ID		Jun 7, 2012
Rep. Poe, Ted [R-TX-2]	R · TX		Jun 7, 2012
Rep. Reyes, Silvestre [D-TX-16]	D · TX		Jun 7, 2012
Rep. Smith, Lamar [R-TX-21]	R · TX		Jun 7, 2012
Rep. Young, Don [R-AK-At Large]	R · AK		Jun 7, 2012
Rep. Clay, Wm. Lacy [D-MO-1]	D · MO		Jun 21, 2012
Rep. Shimkus, John [R-IL-19]	R · IL		Jun 21, 2012
Rep. Donnelly, Joe [D-IN-2]	D · IN		Jun 29, 2012
Rep. Graves, Sam [R-MO-6]	R · MO		Jun 29, 2012
Rep. Johnson, Bill [R-OH-6]	R · OH		Jun 29, 2012
Rep. Sherman, Brad [D-CA-27]	D · CA		Jun 29, 2012
Rep. Alexander, Rodney [R-LA-5]	R · LA		Jul 25, 2012
Rep. Black, Diane [R-TN-6]	R · TN		Jul 30, 2012
Rep. Cassidy, Bill [R-LA-6]	R · LA		Jul 30, 2012
Rep. Olson, Pete [R-TX-22]	R · TX		Jul 30, 2012
Rep. Walden, Greg [R-OR-2]	R · OR		Sep 12, 2012
Rep. Ribble, Reid J. [R-WI-8]	R · WI		Oct 9, 2012

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Hearings By (subcommittee)	Feb 1, 2012

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
112 S 2160	Related bill	Mar 6, 2012: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Financial Institutions Examination Fairness and Reform Act - Amends the Federal Financial Institutions Examination Council Act of 1978 to require a federal financial institutions regulatory agency to make a final examination report to a financial institution within 60 days of the later of: (1) the exit interview for an examination of the institution, or (2) the provision of additional information by the institution relating to the examination.

Sets a deadline for the exit interview if a financial institution is not subject to a resident examiner program.

Sets forth examination standards for financial institutions.

Prohibits federal financial institutions regulatory agencies from requiring a well capitalized financial institution to raise additional capital in lieu of an action prohibited by the examination standards.

Establishes in the Federal Financial Institutions Examination Council an Office of Examination Ombudsman.

Grants a financial institution the right to appeal a material supervisory determination contained in a final report of examination.

Requires the Ombudsman to determine the merits of the appeal on the record, after an opportunity for a hearing before an independent administrative law judge.

Declares the decision by the Ombudsman on an appeal to: (1) be the final agency action, and (2) bind the agency whose supervisory determination was the subject of the appeal and the financial institution making the appeal.

Amends the Riegle Community Development and Regulatory Improvement Act of 1994 to require: (1) the Consumer Financial Protection Bureau (CFPB) to establish an independent intra-agency appellate process in connection with the regulatory appeals process; and (2) appropriate safeguards to protect an insured depository institution or insured credit union from retaliation by the CFPB, the National Credit Union Administration (NCUA) Board, or any other federal banking agency for exercising its rights.

Actions Timeline

- **Feb 1, 2012:** Subcommittee Hearings Held.
- **Jan 12, 2012:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Nov 17, 2011:** Introduced in House
- **Nov 17, 2011:** Referred to the House Committee on Financial Services.