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**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 3997
OFFERED BY MR. FRANK OF MASSACHUSETTS**

Page 61, strike line 3 and all that follows through page 62, line 3.

Page 62, after line 9, insert the following new paragraph (and redesignate the subsequent paragraph accordingly):

1 “(3) RULE OF CONSTRUCTION.—No provision
2 of this title ~~or any other provision of Federal law~~
3 shall be construed as affecting the applicability of
4 any provision of State law establishing or regulating
5 a consumer’s right to impose a security freeze on ac-
6 cess to any consumer report or credit score of such
7 consumer to any consumer reporting agency, user of
8 consumer reports, or furnisher of information to any
9 such agency ~~including any Federal depository insti-
1 tution (as defined in section 3 of the Federal De-
2 posit Insurance Act).~~”

