

Living Wills Improvement Act of 2017," sponsored by Representative Lee Zeldin.

H.R. 4292 changes the procedure for the submission and review of resolution plans, also known as "living wills." The bill would adjust the frequency of resolution plan submissions from annually to a two-year cycle, require regulators to provide feedback within six months of submission and publicly disclose the framework used to review the plans. Improving the resolution plan process provides transparency, accountability and efficiency while enabling firms to enhance their plans.

The Federal Reserve Board and Federal Deposit Insurance Corporation require resolution plan submissions be reviewed and updated annually. It is increasingly evident, however, that these annual requirements are neither efficient nor effective for both regulators and covered firms. Resolution plans do not change substantially from year to year, absent a material change in a firm's structure. A Government Accountability Office (GAO) report on resolution planning supports a longer submission cycle so firms have sufficient time to revise their plans and incorporate regulatory feedback.

Similarly, GAO recommended that regulators make the assessment frameworks public, noting transparency would promote accountability by the agencies and result in better resolution plans. Providing firms clarity as to how determinations are made will eliminate the uncertainty around the appropriate changes necessary to strengthen the resolution plan. Further, requiring regulators to provide feedback within a defined period will enable firms to address deficiencies and ensure the institution's strength in the event of financial distress or failure.

H.R. 4292 helps improve how U.S. financial regulations work for individuals, financial institutions, and the U.S. economy. FSR supports H.R. 4292 the "Financial Institution Living Wills Improvement Act of 2017," and urges enactment of important legislation.

Sincerely,

ANTHONY CIMINO,
Senior Vice President
& Head of Government Affairs.

AMERICAN BANKERS ASSOCIATION,
Washington, DC, January 29, 2018.

Hon. PAUL RYAN,
Speaker of the House,
House of Representatives, Washington, DC.
Hon. NANCY PELOSI,
Minority Leader,
House of Representatives, Washington, DC.

DEAR SPEAKER RYAN AND MINORITY LEADER PELOSI: On behalf of the members of the American Bankers Association, I am writing to express our support for H.R. 4292, the Financial Institution Living Will Improvement Act of 2017. This legislation is scheduled for consideration on the January 29th suspension calendar.

This bipartisan legislation introduced by Representatives Lee Zeldin and Carolyn Maloney, Ranking Member of the Capital Markets, Securities and Investment Subcommittee, would improve the process for banks subject to the "living will submissions" process. Requiring filings no more frequently than every two years and timely regulator feedback on the submissions would make the resolution planning process more efficient, while still supporting regulators' ability to deal with a failed institution.

H.R. 4292 passed the House Financial Services Committee on November 15, 2017 by a unanimous vote of 60-0.

This is a commonsense piece of legislation that provides needed reforms. We urge the

House of Representatives to approve H.R. 4292.

Sincerely,

JAMES C. BALLENTINE,
Executive Vice President,
Congressional
Relations and Political
Affairs.

Mr. ZELDIN. Mr. Speaker, I urge adoption of this bill.

Mr. TIPTON. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Colorado (Mr. TIPTON) that the House suspend the rules and pass the bill, H.R. 4292, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the yeas have it.

Mr. TIPTON. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this motion will be postponed.

REPORT ON RESOLUTION PROVIDING FOR CONSIDERATION OF SENATE AMENDMENTS TO H.R. 695, CHILD PROTECTION IMPROVEMENTS ACT OF 2017

Mr. WOODALL, from the Committee on Rules, submitted a privileged report (Rept. No. 115-537) on the resolution (H. Res. 714) providing for consideration of the Senate amendments to the bill (H.R. 695) to amend the National Child Protection Act of 1993 to establish a national criminal history background check system and criminal history review program for certain individuals who, related to their employment, have access to children, the elderly, or individuals with disabilities, and for other purposes, which was referred to the House Calendar and ordered to be printed.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, proceedings will resume on motions to suspend the rules previously postponed.

Votes will be taken in the following order:

S. 534, by the yeas and nays; and

H.R. 1457, by the yeas and nays.

The first electronic vote will be conducted as a 15-minute vote. The second electronic vote will be conducted as a 5-minute vote.

PROTECTING YOUNG VICTIMS FROM SEXUAL ABUSE AND SAFE SPORT AUTHORIZATION ACT OF 2017

The SPEAKER pro tempore. The unfinished business is the vote on the motion to suspend the rules and pass the bill (S. 534) to prevent the sexual abuse

of minors and amateur athletes by requiring the prompt reporting of sexual abuse to law enforcement authorities, and for other purposes, as amended, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Texas (Mr. POE) that the House suspend the rules and pass the bill, as amended.

The vote was taken by electronic device, and there were—yeas 406, nays 3, not voting 21, as follows:

[Roll No. 45]

YEAS—406

Abraham	Cramer	Harris
Adams	Crawford	Hartzler
Aderholt	Crist	Hastings
Aguilar	Crowley	Heck
Allen	Cuellar	Hensarling
Amodei	Culberson	Herrera Beutler
Arrington	Curtis	Hice, Jody B.
Babin	Davidson	Higgins (LA)
Bacon	Davis (CA)	Higgins (NY)
Banks (IN)	Davis, Danny	Hill
Barletta	Davis, Rodney	Himes
Barr	DeFazio	Holding
Barragan	DeGette	Hollingsworth
Beatty	Delaney	Hoyer
Bera	DeLauro	Hudson
Bergman	DelBene	Huffman
Beyer	Demings	Huizenga
Biggs	Denham	Hultgren
Bilirakis	Dent	Hunter
Bishop (GA)	DeSantis	Hurd
Bishop (MI)	DeSaulnier	Issa
Bishop (UT)	Deuth	Jackson Lee
Black	Diaz-Balart	Jayapal
Blackburn	Dingell	Jeffries
Blum	Doggett	Jenkins (WV)
Blunt Rochester	Donovan	Johnson (GA)
Bonamici	Doyle, Michael	Johnson (LA)
Bost	F.	Johnson (OH)
Boyle, Brendan	Duffy	Johnson, Sam
F.	Duncan (SC)	Jones
Brady (PA)	Duncan (TN)	Jordan
Brady (TX)	Dunn	Joyce (OH)
Brat	Ellison	Kaptur
Bridenstine	Emmer	Katko
Brooks (AL)	Engel	Keating
Brooks (IN)	Eshoo	Kelly (MS)
Brown (MD)	Espallat	Kelly (PA)
Brownley (CA)	Esty (CT)	Khanna
Buchanan	Evans	Kihuen
Buck	Farenthold	Kildee
Bucshon	Faso	Kilmer
Budd	Ferguson	Kind
Burgess	Fitzpatrick	King (IA)
Bustos	Fleischmann	King (NY)
Butterfield	Flores	Kinzinger
Byrne	Fortenberry	Knight
Calvert	Foster	Krishnamoorthi
Capuano	Fox	Kuster (NH)
Carbajal	Frankel (FL)	Kustoff (TN)
Carson (IN)	Frelinghuysen	Labrador
Carter (GA)	Fudge	LaHood
Carter (TX)	Gabbard	LaMalfa
Cartwright	Gaetz	Lamborn
Castor (FL)	Gallagher	Lance
Castro (TX)	Garamendi	Langevin
Chabot	Garrett	Larsen (WA)
Cheney	Gianforte	Larson (CT)
Chu, Judy	Gibbs	Latta
Cicilline	Gohmert	Lawrence
Clark (MA)	Gomez	Lawson (FL)
Clarke (NY)	Gonzalez (TX)	Lee
Clay	Goodlatte	Levin
Cleaver	Gosar	Lewis (GA)
Clyburn	Gottheimer	Lewis (MN)
Coffman	Gowdy	Lieu, Ted
Cohen	Granger	Lipinski
Cole	Graves (GA)	LoBiondo
Collins (GA)	Graves (LA)	Loehsack
Collins (NY)	Graves (MO)	Lofgren
Comer	Green, Al	Long
Comstock	Green, Gene	Loudermilk
Conaway	Griffith	Love
Connolly	Grijalva	Lowenthal
Cook	Grothman	Lowe
Cooper	Guthrie	Lucas
Correa	Hanabusa	Luetkemeyer
Costa	Handel	Lujan Grisham,
Costello (PA)	Harper	M.

Luján, Ben Ray
Lynch
MacArthur
Maloney,
Carolyn B.
Maloney, Sean
Marchant
Marino
Marshall
Mast
Matsui
McCarthy
McCaul
McCullum
McEachin
McGovern
McHenry
McKinley
McMorris
Rodgers
McSally
Meadows
Meehan
Meeks
Meng
Messer
Mitchell
Moolenaar
Mooney (WV)
Moore
Moulton
Mullin
Murphy (FL)
Nadler
Napolitano
Neal
Newhouse
Noem
Nolan
Norcross
Norman
Nunes
O'Halleran
O'Rourke
Olson
Palazzo
Pallone
Palmer
Panetta
Pascrell
Paulsen
Payne
Pearce
Pelosi
Perlmutter
Perry
Peters
Peterson
Pingree
Pittenger

Poe (TX)
Poliquin
Polis
Poisey
Price (NC)
Quigley
Raskin
Ratcliffe
Reed
Reichert
Rice (NY)
Rice (SC)
Richmond
Roby
Roe (TN)
Rogers (AL)
Rogers (KY)
Rohrabacher
Rokita
Rooney, Francis
Rooney, Thomas
J.
Ros-Lehtinen
Rosen
Roskam
Ross
Rothfus
Rouzer
Roybal-Allard
Royce (CA)
Ruiz
Ruppersberger
Rush
Rutherford
Ryan (OH)
Sánchez
Sarbanes
Scalise
Schakowsky
Schiff
Schneider
Schradler
Schweikert
Scott (VA)
Scott, Austin
Scott, David
Sensenbrenner
Serrano
Sessions
Sewell (AL)
Shea-Porter
Sherman
Shimkus
Shuster
Simpson
Sinema
Sires
Slaughter
Smith (MO)
Smith (NE)

Smith (NJ)
Smith (TX)
Smith (WA)
Smucker
Soto
Speier
Stefanik
Stewart
Stivers
Suozi
Swalwell (CA)
Takano
Taylor
Tenney
Thompson (CA)
Thompson (MS)
Thompson (PA)
Thornberry
Tipton
Titus
Tonko
Torres
Trott
Tsongas
Upton
Valadao
Vargas
Veasey
Vela
Velázquez
Visclosky
Wagner
Walberg
Walden
Walker
Walorski
Walters, Mimi
Walz
Wasserman
Schultz
Waters, Maxine
Watson Coleman
Weber (TX)
Webster (FL)
Welch
Wenstrup
Westerman
Williams
Wilson (FL)
Wilson (SC)
Wittman
Womack
Woodall
Yarmuth
Yoder
Yoho
Young (AK)
Young (IA)
Zeldin

ESTABLISHING REQUIREMENTS FOR USE OF DRIVER'S LICENSE OR PERSONAL IDENTIFICATION CARD FOR OPENING AN ACCOUNT OR OBTAINING A FINANCIAL PRODUCT OR SERVICE

The SPEAKER pro tempore. The unfinished business is the vote on the motion to suspend the rules and pass the bill (H.R. 1457) to establish requirements for use of a driver's license or personal identification card by certain financial institutions for opening an account or obtaining a financial product or service, and for other purposes, as amended, on which the yeas and nays were ordered.

The Clerk read the title of the bill. The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Colorado (Mr. TIPPON) that the House suspend the rules and pass the bill, as amended.

This is a 5-minute vote. The vote was taken by electronic device, and there were—yeas 397, nays 8, not voting 25, as follows:

[Roll No. 46]

YEAS—397

Abraham
Adams
Aderholt
Aguiar
Allen
Amodei
Arrington
Babin
Bacon
Banks (IN)
Barletta
Barr
Barragán
Beatty
Bera
Bergman
Beyer
Biggs
Bilirakis
Bishop (GA)
Bishop (MI)
Bishop (UT)
Blum
Blunt Rochester
Bonamici
Bost
Boyle, Brendan
F.
Brady (PA)
Brady (TX)
Brat
Bridenstine
Brooks (AL)
Brooks (IN)
Brown (MD)
Buchanan
Buck
Bucshon
Budd
Bustos
Butterfield
Byrne
Calvert
Capuano
Carbajal
Carson (IN)
Carter (GA)
Carter (TX)
Cartwright
Español
Estes (KS)
Esty (CT)
Evans
Chu, Judy
Cicilline
Clark (MA)
Clarke (NY)
Clay
Cleaver
Clyburn
Coffman
Cohen

Cole
Collins (GA)
Collins (NY)
Comer
Comstock
Conaway
Connolly
Cook
Cooper
Correa
Costa
Costello (PA)
Cramer
Crawford
Crist
Crowley
Cuellar
Culberson
Curtis
Davidson
Davis (CA)
Davis, Danny
Davis, Rodney
DeFazio
DeGette
Delaney
DeLauro
DeBene
Demings
Denham
Dent
DeSantis
DeSaulnier
Deutch
Diaz-Balart
Dingell
Doggett
Donovan
Doyle, Michael
F.
Duffy
Duncan (SC)
Duncan (TN)
Dunn
Ellison
Emmer
Engel
Eshoo
Español
Estes (KS)
Esty (CT)
Evans
Farenthold
Faso
Ferguson
Fitzpatrick
Fleischmann
Flores
Fortenberry
Foster
Fox

Frankel (FL)
Frelinghuysen
Fudge
Gabbard
Gaetz
Gallagher
Garamendi
Garrett
Gianforte
Gibbs
Gohmert
Gomez
Gonzalez (TX)
Goodlatte
Gosar
Gottheimer
Gowdy
Granger
Graves (GA)
Graves (LA)
Graves (MO)
Green, Al
Green, Gene
Grijalva
Guthrie
Hanabusa
Handel
Harper
Harris
Hartzler
Hastings
Hensarling
Herrera Beutler
Hice, Jody B.
Higgins (LA)
Higgins (NY)
Hill
Himes
Holding
Hollingsworth
Hoyer
Hudson
Huffman
Huizenga
Hultgren
Hunter
Hurd
Jackson Lee
Jayapal
Jeffries
Jenkins (WV)
Johnson (GA)
Johnson (LA)
Johnson (OH)
Johnson, Sam
Jones
Jordan
Joyce (OH)
Kaptur
Katko
Keating

Kelly (MS)
Kelly (PA)
Khanna
Kihuen
Kildee
Kilmer
Kind
King (IA)
King (NY)
Kinzinger
Knight
Krishnamoorthi
Kuster (NH)
Kustoff (TN)
LaHood
LaMalfa
Lamborn
Lance
Langevin
Larsen (WA)
Larson (CT)
Latta
Lawrence
Lawson (FL)
Lee
Levin
Lewis (GA)
Lewis (MN)
Lieu, Ted
Lipinski
LoBiondo
Loeb sack
Lofgren
Long
Loudermilk
Love
Lowenthal
Lowe
Lucas
Luetkemeyer
Lujan Grisham,
M.
Luján, Ben Ray
Lynch
MacArthur
Maloney,
Carolyn B.
Maloney, Sean
Marchant
Marino
Marshall
Mast
Matsui
McCarthy
McCaul
McCullum
McEachin
McGovern
McHenry
McKinley
McMorris
Rodgers
McSally
Meadows
Meehan
Meeks
Meng
Messer
Mitchell
Moolenaar
Mooney (WV)
Moore
Moulton
Mullin

Murphy (FL)
Nadler
Napolitano
Neal
Newhouse
Noem
Nolan
Norcross
Norman
Nunes
O'Halleran
O'Rourke
Olson
Palazzo
Pallone
Palmer
Panetta
Pascrell
Paulsen
Payne
Pearce
Pelosi
Perlmutter
Perry
Peters
Peterson
Pingree
Pittenger
Poe (TX)
Poliquin
Polis
Posey
Price (NC)
Quigley
Raskin
Ratcliffe
Reed
Reichert
Rice (NY)
Rice (SC)
Richmond
Roby
Roe (TN)
Rogers (AL)
Rogers (KY)
Rohrabacher
Rokita
Rooney, Francis
Rooney, Thomas
J.
Ros-Lehtinen
Rosen
Roskam
Ross
Rothfus
Rouzer
Roybal-Allard
Royce (CA)
Ruiz
Ruppersberger
Rush
Rutherford
Ryan (OH)
Sánchez
Sarbanes
Scalise
Schakowsky
Schiff
Schneider
Schradler
Schweikert
Scott (VA)
Scott, Austin
Scott, David

Sensenbrenner
Serrano
Sessions
Sewell (AL)
Shea-Porter
Sherman
Shimkus
Shuster
Simpson
Sinema
Sires
Slaughter
Smith (MO)
Smith (NE)
Smith (NJ)
Smith (TX)
Smith (WA)
Smucker
Soto
Speier
Stefanik
Stewart
Stivers
Suozi
Swalwell (CA)
Takano
Taylor
Tenney
Thompson (CA)
Thompson (MS)
Thompson (PA)
Thornberry
Tipton
Titus
Tonko
Torres
Trott
Tsongas
Upton
Valadao
Vargas
Veasey
Vela
Velázquez
Visclosky
Wagner
Walberg
Walden
Walker
Walorski
Walters, Mimi
Walz
Wasserman
Schultz
Waters, Maxine
Watson Coleman
Weber (TX)
Webster (FL)
Welch
Wenstrup
Westerman
Williams
Wilson (FL)
Wilson (SC)
Wittman
Womack
Woodall
Yarmuth
Yoder
Yoho
Young (AK)
Young (IA)
Zeldin

NAYS—3
Amash
Massie
Sanford

NOT VOTING—21
Barton
Bass
Blumenauer
Cárdenas
Courtney
Cummings
Curbelo (FL)

DesJarlais
Estes (KS)
Gallego
Gutiérrez
Jenkins (KS)
Johnson, E. B.
Kelly (IL)

Kennedy
McClintock
McNerney
Pocan
Renacci
Russell
Turner

□ 1857

Mr. SANFORD changed his vote from "yea" to "nay."

Mr. PAYNE changed his vote from "nay" to "yea."

So (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Mr. ESTES of Kansas. Mr. Speaker, I was unavoidably detained. Had I been present, I would have voted "yea" on rollcall No. 45.

NAYS—8
Amash
Black
Burgess

Griffith
Grothman
Labrador

NOT VOTING—25
Barton
Bass
Blackburn
Blumenauer
Brownley (CA)
Cárdenas
Castro (TX)
Courtney
Cummings

Curbelo (FL)
DesJarlais
Gallego
Gutiérrez
Heck
Issa
Jenkins (KS)
Johnson, E. B.
Kelly (IL)

Kennedy
McClintock
McNerney
Pocan
Renacci
Russell
Turner

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining.