

**MALONEY/  
Revised KILROY 001**

**AMENDMENT TO THE DISCUSSION DRAFT OF  
SEPTEMBER 25, 2009 [H.R. 3126]  
OFFERED BY MRS. MALONEY OF NEW YORK AND  
Ms. KILROY OF OHIO**

Page 28, after line 23, insert the following new subsections (and redesignate subsequent subsections and any cross reference to any such subsection accordingly):

1 (d) SINGLE TOLL-FREE TELEPHONE NUMBER FOR  
2 CONSUMER COMPLAINTS AND INQUIRIES.—

3 (1) CALL INTAKE SYSTEM.—The Consumer Fi-  
4 nancial Protection Agency shall establish a single,  
5 toll-free telephone number for consumer complaints  
6 and inquiries concerning institutions regulated by  
7 such agencies and a system for collecting and moni-  
8 toring complaints and, as soon as practicable, a sys-  
9 tem for routing such calls to the Federal financial  
10 institution regulatory agency that primarily super-  
11 vises the financial institution, or that is otherwise  
12 the appropriate Federal agency to address the sub-  
13 ject of the complaint or inquiry.

14 (2) ROUTING CALLS TO STATES.—To the extent  
15 practicable, State agencies may receive appropriate

1 call transfers from the system established under  
2 paragraph (1) if—

3 (A) the State agency's system has the  
4 functional capacity to receive calls routed by the  
5 system; and

6 (B) the State agency has satisfied any con-  
7 ditions of participation in the system that the  
8 Council, coordinating with State agencies  
9 through the chairperson of the State Liaison  
10 Committee, may establish.

11 (e) REPORT TO THE CONGRESS.—Before the end of  
12 the 6-month period beginning on the date of the enact-  
13 ment of this Act, the Federal financial institution regu-  
14 latory agencies shall submit a report to the Committee on  
15 Financial Services of the House of Representatives and  
16 the Committee on Banking, Housing, and Urban Affairs  
17 of the Senate describing the agencies' efforts to estab-  
18 lish—

19 (1) a public interagency Web site for directing  
20 and referring Internet consumer complaints and in-  
21 quires concerning any financial institution to the  
22 Consumer Financial Protection Agency for purposes  
23 of collecting, monitoring, and responding to such  
24 complaints and, where appropriate, a system for re-  
25 ferring complaints to the Federal financial institu-

1       tion regulatory agency, other Federal agency, or  
2       State agency that is otherwise the appropriate agen-  
3       cy to address the subject of the complaint or inquiry;  
4       and

5             (2) a system to expedite the prompt and effec-  
6       tive rerouting of any misdirected consumer com-  
7       plaint or inquiry documents between or among the  
8       agencies, with prompt referral of any complaint or  
9       inquiry to the appropriate Federal financial institu-  
10      tion regulatory agency, and to participating State  
11      agencies.

