

Where They Stand on Financial Reform

Votes Cast and Measures Proposed in the 112th Congress

**AFR Activism Fund
October 2012**



Table of Contents

3 Introduction

4 Measures

4 Powers of the Consumer Financial Protection Bureau

6 Protecting Investors and the Capital Markets

8 Implementing New Derivatives Rules

10 Resources and Authority of Financial Regulators

12 Barriers to Rule-Making in General

14 Additional Issues

15 House of Representatives Voting Record

36 House Committee Voting Record

48 Senate Voting Record

42 Measures and Co-Sponsors

Introduction

The financial crisis of 2008 provoked national outrage over the irresponsible conduct of lenders and bankers and the anything-goes attitude of regulators and elected officials. Four years later, those views are still widespread. Across lines of party, gender, and geography, the [great majority](#) of Americans support strong regulation of the financial sector. And yet, despite this clear sentiment, financial reform has been a contentious topic in Congress.

Since the enactment of the Dodd-Frank Act of 2010, Wall Street interests have lobbied to roll back new (and old) rules, block further steps, and re-legitimize practices widely understood as contributing to the crisis. Some legislators have opposed these efforts, but others have aided them by introducing, pressing, and voting for measures that would delay, water down, or undo significant reforms.

Resistance has been sufficient to halt the great majority of these proposals – usually by preventing action in the Senate. A few have become law, however, while more than a few have been approved by the House of Representatives, and a good many seem likely to come up again. And even those measures that will never be enacted can have an intimidating effect on financial regulators.

The Dodd-Frank Act is generally regarded as the most sweeping financial regulation measure the country has adopted since the 1930s. What it really accomplishes, however, depends to an enormous degree on how regulators draft and implement the new rules that the statute calls for. Long experience has taught the opponents of reform that the battle is far from over when a bill is enacted; congressional pressure is one of a number of tools that industry interests commonly use to influence the regulatory process, in pursuit of victories that have eluded them in law.

* Some significant proposals to advance financial reform were brought forward in this Congress. They included a bill to limit the size of the largest banks introduced by Senator Sherrod Brown (D-Ohio); a bill to create a Wall Street transaction tax jointly introduced by Senator Tom Harkin (D-Iowa) and Representative Peter DeFazio (D-Ore.), and another such measure introduced by Representative Keith Ellison (D-Minn.); measures addressing speculation in the commodities markets introduced by Senators Bernie Sanders (D-Vt.) and Bill Nelson (D-Fla.), and by Representatives Rosa DeLauro (D-Conn.), Kathy Hochul (D-N.Y.), Maurice Hinchey (D-N.Y.), and Peter Welch (D-Vt.); a bill to curtail payday lending and other forms of ultra-high-interest short-term lending introduced by Senators Richard Durbin (D-Ill.) and Jeff Merkley (D-Ore.); and a proposal to increase the SEC's ability to impose penalties on companies for financial wrongdoing introduced by Senator Jack Reed (D-R.I.). But none of these have gotten as far as a committee mark-up.

This report examines more than two dozen bills, amendments, and motions with the potential to affect, for better or worse, efforts to protect investors, consumers, borrowers, and the stability of the financial system. Vote charts are provided for measures that received a recorded vote. Co-sponsor lists show the extent of support for other proposals.

Our selection process was guided both by the direct impact of a given measure, and by its potential role in shaping the actions of regulators. Of the proposals introduced but never voted on, we chose examples highlighting major policy disputes and areas of contested territory, as well as bills with significant numbers of co-sponsors. We included a small number of pro-reform as well as anti-reform measures, but these tended to be defensive in character, reflecting the balance of legislative energy and activity in the current Congress.*

We begin by summarizing the proposals, with a link to an AFR statement of support or opposition for each. In the summaries, bills and amendments are generally identified by their official titles, regardless of whether the title accurately conveys a measure's purpose. Occasionally, we use a short descriptive name of our own in place of an unusually long title. The roll call numbers are those of the House, the Senate, or the relevant committee. Pro- as well as anti-reform proposals are organized by issue headings that suggest some of the major avenues taken by industry groups and their Washington allies as they go about the task of trying to obstruct meaningful financial reform.

Together, these charts and lists tell the story of a revealing set of choices made by members of the 112th Congress, often with little media or public attention.

Powers of the Consumer Financial Protection Bureau

Nothing in the Dodd-Frank Act commands wider public support than the provision that created a financial oversight agency dedicated to consumer safety. Nevertheless, both before and after the July 2011 launch of the Consumer Financial Protection Bureau (CFPB), members of the House and Senate have supported measures that would significantly weaken the bureau by reducing its resources, authority, or independence.

HOUSE ACTIONS

CFPB Safety and Soundness Improvement Act - [H.R. 1315](#), [Roll Call #621](#)

Of all the financial oversight bodies, the CFPB is the only one with a consumer safety focus. Under H.R. 1315, regulators whose main mission is to look out for the wellbeing of banks and the banking system gain increased authority over the CFPB. Dodd-Frank already empowers a two-thirds majority of the new Financial Stability Oversight Council – made up of bank regulators – to overturn CFPB regulations posing a risk to the financial sector as a whole. H.R. 1315 would lower the bar for these vetoes by allowing a simple majority of the council to reject rules deemed “inconsistent” with “safe and sound operations,” a phrase that could be read as including the operations of just a single bank, making it difficult to remove a highly profitable but highly abusive product from the market. The CFPB would also be placed under a five-member commission rather than a single director. [AFR opposed](#).

Introduced by Representative Sean Duffy (R-Wis.), H.R. 1315 was approved by a House vote of 241-173 on 7/2/11.

Proposal to Reduce CFPB Funding and Independence - [Roll Call #76](#)

In its budget recommendation for the current fiscal year, the Financial Services Committee proposed to take away the consumer bureau’s secure funding through the Federal Reserve, making it the only bank regulatory agency subject to annual appropriations. If this happened, members of Congress (and industry lobbyists) could

seek to use the power of the purse to influence CFPB rulemakings, and prevent rules opposed by industry. The bureau’s budget would be slashed by two-thirds, from \$598 million to \$200 million. [AFR opposed](#).

The committee approved this proposal by a vote of 31-26 on 4/18/12.

Consumer Credit Access, Innovation, and Modernization Act - [H.R. 6139](#)

This legislation would revoke the CFPB’s authority – and that of the states – over non-depository institutions such as payday lenders, auto-title lenders, and tax-refund-anticipation lenders. H.R. 6139 would relieve these high-cost, small-dollar lenders from the duty to disclose the true cost of credit in terms of annual percentage interest. In the 17 states that have imposed usury caps and other legal restraints on loan rates and terms, these limits would be preempted and payday lenders would effectively be permitted to charge any level of interest they choose. Oversight responsibility would shift from the CFPB to the Office of Comptroller of the Currency (OCC). [AFR opposed](#).

Introduced on 7/18/12 by Representative Blaine Luetkemeyer (R-Mo.), H.R. 6139 has [8 co-sponsors](#).

SENATE ACTIONS

Cloture Vote on Nomination of Richard Cordray to Lead CFPB - [Roll Call #223](#)

Despite bipartisan praise for Cordray’s record as Attorney General of Ohio, supporters of the CFPB were unable to get an up or down vote on his nomination. In a [letter to President Obama](#), 45 Senators vowed to oppose any candidate for the job unless the CFPB’s authority and independence were reduced; and 45 Senators went on to vote against cloture on Cordray’s nomination. Faced with the Senate’s refusal to act, the President made a recess appointment.

Cloture vote failed by 53-45 (60 votes required for passage) on 12/8/11.

**Responsible Consumer Financial Protection
Regulations Act - [S. 737](#)**

Like H.R. 1315 above, S. 737 would subject the CFPB to the annual appropriations process, reducing its independence and clout. Leadership of the bureau would shift from a single director to a five-person board. With three seats filled by the OCC, the FDIC, and the Federal Reserve, traditional bank regulators would once again be placed in charge of consumer protection, a mission they have neglected in the past. [AFR opposed](#).

This bill was introduced by Senator Jerry Moran (R-Kan) on 4/5/11. It has [11 co-sponsors](#).

Protecting Investors and the Capital Markets

In the process of creating the Internet bubble of the late 1990s and the housing bubble that followed, corporate and financial insiders generated enormous profits for themselves by concealing important information from others, including their shareholders. These abuses led to some legislative actions (such as the passage of the Sarbanes-Oxley law) to increase the transparency and integrity of the capital markets in order to make them work better for companies and investors. But since the 2008 financial crisis, Congress has taken steps to roll back both new and long-standing investor protections.

HOUSE ACTIONS

JOBS Act - [H.R. 3606, Roll Call #110](#)

Combining a number of previous bills into one, the Jumpstart Our Business Startups (or JOBS) Act permits a new category of “emerging growth companies” to raise money from investors, without being required to provide accurate and reliable financial information. The definition of emerging growth company is so broad that, according to [Bloomberg.com](#), it could apply to more than 90 percent of initial public offerings.

H.R. 3606 permits new companies to seek “crowd-funding” from unsophisticated investors, with little protection against fraud. It also lifts a long-standing rule against the use of mass-marketing methods in private offerings. With the ban removed, a [New York Times editorial](#) predicted, “retirees and other investors will be barraged with advertisements for private stock offerings — via mail, cold calling, television, radio, billboards, the Internet and so on.” [AFR opposed](#).

Introduced by Representative Stephen Fincher (R-Tenn.), H.R. 3606 was approved on 3/8/12 by a House vote of 390-23.

Small Business Capital Access and Job Preservation Act - [H.R. 1082](#)

This bill would erode the Securities and Exchange Commission’s new authority to examine the books of private equity funds, making it harder to find and punish unlawful conduct. Under Dodd-Frank, private

equity funds with at least \$150 million in domestically managed assets are required, for the first time, to register with the SEC and disclose information concerning investment advisers’ business practices, fees, and conflicts of interest. H.R. 1082 would raise the cut-off to \$5 billion, exempting all but a few of the nation’s roughly 1,800 private equity funds. [AFR opposed](#).

Introduced by Representative Robert Hurt (R-Va.) on 3/15/11, H.R. 1082 has [10 co-sponsors](#).

Burdensome Data Collection Relief Act - [H.R. 1062, Roll Call #46](#)

This bill would repeal a section of the Dodd-Frank Act requiring every publicly traded company to disclose the ratio of CEO pay to median-employee pay.

Introduced by Representative Nan Hayworth (R-N.Y.), H.R. 1062 was approved by a Financial Services Committee vote of 33-21 on 3/14/11.

SENATE ACTIONS

JOBS ACT - [H.R. 3606, Roll Call #55](#)

The Senate took up this House bill without alteration. The JOBS Act (as described above) permits a new category of “emerging growth companies” to raise money from investors, without being required to provide accurate and reliable financial information. The definition of emerging growth company is so broad that, according to [Bloomberg.com](#), it could apply to more than 90 percent of initial public offerings.

The legislation permits unsophisticated investors to “crowd-fund” speculative start-ups. It also lifts a long-standing rule against the use of mass-marketing methods in private offerings. With the ban removed, a [New York Times editorial](#) predicted, “retirees and other investors will be barraged with advertisements for private stock offerings — via mail, cold calling, television, radio, billboards, the Internet and so on.” [AFR opposed](#).

The JOBS Act was approved by the Senate, 73-26, on 3/22/12, and then signed into law by President Obama.

Invest in America Act - [S.A. 1833](#), [Roll Call #51](#)

This multi-part amendment to the JOBS Act was intended to restore a number of investor protections undermined by that legislation in its original form. Fewer companies would get to raise money without meeting basic accounting and auditing standards. Those permitted to do so would not enjoy as much latitude in their marketing. The amendment would preserve conflict-of-interest rules for research used to advise prospective investors. The underlying bill's relaxation of these rules had been criticized by pension funds, the SEC, and the U.S. Chamber of Commerce, among others. Amendment 1833 would also provide additional safeguards to investors in private offerings and in companies promoted through crowd-funding portals. [AFR supported](#).

The amendment was proposed by Senator Jack Reed (D-R.I.). A motion to invoke cloture and bring the proposal to a vote failed by 54-44 (60 votes required for passage) on 3/20/12.

Implementing New Derivatives Rules

In the decade before the financial crisis, global derivatives markets grew almost ten-fold, to an astonishing \$680 trillion in notional value. Reckless trading in these essentially unregulated markets played a critical role in the financial crisis, turning the crash of the domestic housing market into a global economic catastrophe. One of the key goals of financial reform was to make derivatives markets safer by requiring participants to back up their bets with real money, and to trade on organized and transparent exchanges wherever possible. Dodd-Frank also sought to increase price competition and break up the oligopoly of major Wall Street banks that had dominated the market. Since the law's passage, there has been a rash of proposals advancing industry interests by exempting large areas of the derivatives markets from the new rules, or otherwise blunting their impact.

HOUSE ACTIONS

Swap Jurisdiction Certainty Act - [H.R. 3283](#), [Roll Call #68](#)

This bill would essentially exempt transactions conducted between overseas affiliates of U.S. banks from the derivatives provisions of Dodd-Frank. Presented as a technical amendment, H.R. 3283 would have major implications if enacted. The biggest banks have hundreds or even thousands of foreign subsidiaries – more than 2,000 in Citibank's case. Modern technology makes it simple to route derivatives transactions through such affiliates. By some estimates, over half of all Wall Street derivatives trading is already conducted through foreign affiliates. Even more trading could shift overseas if banks understood that they could avoid regulation by doing so. H.R. 3283 could end up creating a “race to the bottom,” driving the global swaps business to locations with lax regulation, and undermining efforts to make these markets safer.

Banks and hedge funds say they need the latitude offered by H.R. 3283 in order to maintain their global competitiveness. They used the same argument to fight

off an effort to regulate over-the-counter derivatives in the late 1990s, when that step might have helped prevent the financial crisis. [AFR opposed](#).

Introduced by Representative Jim Himes (D-Conn.), H.R. 3283 was approved by a 41-18 vote of the Financial Services Committee on 3/27/11.

Inter-Affiliate Swaps Exemption Bill - [H.R. 2779](#), [Roll Call #127](#)

Under the terms of this proposal “to exempt inter-affiliate swaps from certain regulatory requirements put in place by the Dodd-Frank Wall Street Reform and Consumer Protection Act,” the new rules would not apply to trades between affiliated units of a bank. Because many banks have hundreds of affiliates located throughout the world, H.R. 2779 opens up huge opportunities for evasion and creation of systemic risk. The definition of “affiliate” in the bill is so loose that even entities with only partial joint ownership would be covered, possibly allowing unregulated interbank trades through joint ventures. The House passage of this bill may have influenced regulators to [loosen their own rules](#) for inter-affiliate swaps, showing how legislation can work to influence policy even when it does not become law. [AFR opposed](#).

H.R. 2779 was introduced by Representative Steve Stivers (R-Ohio). It passed the House by a vote of 357-36 on 3/26/12.

Small Business Credit Availability Act - [H.R. 3336](#), [Roll Call #180](#)

Despite the title, this proposal would allow many large banks and international conglomerates to avoid new derivatives regulations. A “small bank” exemption would cover banks with up to \$200 billion in notional swaps exposure, enabling them to avoid key rules. H.R. 3336 would expand the definition of “commercial hedging” to exempt large energy firms like Shell Oil and Koch Trading from oversight for their commodity swaps operations. The proposal would also block efforts to restrict the municipal swaps deals that have left cities

and counties around the country with unmanageable debt costs. [AFR opposed](#).

H.R. 3336 was introduced by Representative Vicky Hartzler (R-Mo.), and approved by a 312-111 vote of the House on 4/25/12.

**Swaps Execution Facility Clarification Act -
[H.R. 2586](#)**

Under the heading of a “clarification,” this bill would allow major Wall Street derivatives dealers to avoid new rules ensuring price transparency and fair competition. By restricting the ability of regulators to ensure competition on new derivatives exchanges, H.R. 2586 would maintain the ability of a few big bank dealers to charge above-market prices. [AFR opposed](#).

Introduced by Representative Scott Garrett (R-N.J.), H.R. 2586 was approved by voice votes in the [Financial Services Committee](#) on 12/23/11 and in the [Agriculture Committee](#) on 2/8/12. H.R. 2586 has [8 co-sponsors](#)

**Agriculture Committee Amendment Ordering
One-Year Delay of CFTC Derivatives Rules -
[Roll Call #446](#)**

This amendment to an agricultural appropriations bill would bar the CFTC from issuing final Dodd-Frank rules until 12 months after presenting them for consideration. It would add further delays to an already drawn-out process, leaving a dangerous status quo in place that much longer and providing additional opportunities for industry opponents to scuttle reforms. [AFR opposed delay](#).

Introduced by Representative Scott Garrett (R-N.J.), the amendment passed the full House by a vote of 231-189 on 6/6/11.

Resources and Authority of Financial Regulators

In addition to efforts to weaken specific reforms, Congress has taken up a series of proposals to curtail the powers or resources of financial regulators, or to add new industry-friendly burdens to their procedures. Along with the Consumer Financial Protection Bureau (discussed above), the major targets of these measures have been the Securities and Exchange Commission and the Commodity Futures Trading Commission, both charged with implementing and enforcing the derivatives provisions of Dodd-Frank. Some proposals have been explicit in their intent to block reform; others would have that impact without announcing it. Under the terms of a budget bill approved by the House Appropriations Committee in June 2012, for example, the SEC received a modest funding increase, but that money had to be spent exclusively on information technology and the commission was barred from using its reserve fund to carry out any Dodd-Frank responsibilities.

HOUSE ACTIONS

Motion to Increase CFTC Funding in FY 2012 Budget - [Roll Call #458](#)

Funding for the CFTC and other regulatory agencies is typically decided by multi-agency budget and appropriation bills, where a yea or nay vote may not reflect a legislator's feelings about financial regulation in particular. For this reason, we have omitted such votes from this report, choosing instead to highlight measures in which defenders of financial reform have sought to restore budget cuts made or proposed by their colleagues. This amendment to a consolidated [appropriations bill](#), for example, would have sent it back to committee with instructions to provide a modest additional \$11.8 million for the CFTC. [AFR supported higher funding](#).

The motion was made by Representative Kathy Hochul (D-N.Y.) The House rejected it by 185-233 on 6/16/11.

Wall Street Accountability Through Sustainable Funding Act - [H.R. 3665](#)

This amendment to the Commodity Exchange Act would pay for CFTC operations with a small transaction fee

on the entities it regulates, as the Obama administration has proposed (for a portion of its operations). [AFR supported](#).

H.R. 336, introduced on 12/14/11 by Representative Rosa DeLauro (D-Conn.), has not come to a vote. It currently has [28 co-sponsors](#).

Amendment to Increase Funding For SEC - [Roll Call #88](#)

Financial Services Committee ranking member Barney Frank (D-Mass.) proposed an amendment to add \$131 million for SEC salaries and expenses to a comprehensive [budget resolution](#). [AFR supported higher funding](#).

The amendment was defeated by a vote of 160-270 on 2/2/11. The House then approved the budget resolution, which, among many other things, cut SEC funding \$41 million below its then-current level.

CFTC Cost-Benefit Analysis Bill - [H.R. 1840](#)

H.R. 1840 (a proposal “to improve consideration by the Commodity Futures Trading Commission of the costs and benefits of its regulations and orders”) would add a series of serious procedural hurdles to the cost-benefit analysis requirements that already govern the Commodity Futures Trading Commission. Before finalizing a rule, the CFTC would have to prove that its proposal imposes the “least burden possible” of all the available regulatory alternatives, putting this goal ahead of protecting financial stability and the public interest. [AFR opposed](#).

H.R. 1840 was introduced by Representative Michael Conaway (R-Texas) and approved by a voice vote of the House Committee on Agriculture on 1/25/2012. The bill has [10 co-sponsors](#).

SEC Regulatory Accountability Act - [H.R. 2308](#), [Roll Call #62](#)

Echoing requirements imposed on the CFTC by H.R. 1840, H.R. 2308 directs the Securities and Exchange Commission to conduct a dozen additional forms of

cost-benefit analysis before issuing rules. The bill would also require the agency to analyze a potentially enormous set of “available alternatives” to the rule being considered. This would greatly slow the already lengthy process of Dodd-Frank rule-writing, and provide opponents of reform with new grounds for litigation. [AFR opposed](#).

H.R. 2308 was introduced by Representative Scott Garrett (R-N.J.). The House Financial Services Committee approved H.R. 2308 by a vote of 30-26 on 6/23/11.

Whistleblower Improvement Act - [H.R. 2483](#), [Roll Call #58](#)

The Dodd-Frank act strengthened existing whistleblower incentive and protection programs at the SEC and CFTC in order to encourage action against criminal activity by financial institutions. Under the significant changes mandated by this House bill, most whistleblowers would have to report criminal activity to their own firms while filing complaints with government regulators. The practical effect would be to endanger or silence potential whistleblowers, undermine investigations, and allow companies engaged in unlawful activity to cover their tracks. [AFR opposed](#).

H.R. 2483 was introduced by Representative Michael Grimm (R-N.Y.) and approved by a 19-14 vote of the Subcommittee on Capital Markets and Government-Sponsored Enterprises on 12/14/11.

Under-Funding in the Extreme: the CFTC

In the post-mortem analysis of the financial crisis, many fingers were pointed at the world of derivatives. The Dodd-Frank Act took a number of steps to rein in the excesses of these out-of-control markets, and it gave a significant portion of the rule-making and rule-enforcing job to the Commodity Futures Trading Commission. Now, however, the CFTC is being denied the resources needed to carry out this mission.

In 2011, the Obama administration asked Congress to increase the CFTC budget by 50 percent – from \$205 million to \$308 million – in order to support its derivatives oversight role. The House of Representatives countered by proposing a 16 percent cut, reducing the budget to \$172 million. The Senate proposed an in-between figure of \$240 million, and the two chambers compromised, effectively freezing the agency budget at \$205 million.

In 2012 the administration again asked for a CFTC budget of \$308 million. This time the Senate Committee on Appropriations voted for the same level of funding, while the House proposed \$180 million, stipulating that \$32 million of that amount be set aside for spending on information technology.

The CFTC is a tiny agency compared to the markets it is charged with supervising, and without additional and adequate funding it will not have the resources required to implement and enforce the new rules. Even with the additional \$105 million sought by the administration, the CFTC’s budget will remain modest when measured against the scale of the problems it is expected to address (and against the size of other regulators: the Office of Comptroller of the Currency, for example, has a budget of nearly \$3 billion a year and close to 4,000 employees, compared to the CFTC’s staff of about 700). Under Dodd-Frank, the CFTC has oversight responsibility for approximately \$300 trillion in previously unregulated domestic swaps markets — on top of its traditional role as watchdog of the commodity futures markets, which have grown five-fold since the mid-1990s.

Additional funding does not have to be regarded as a budget issue, since the money could come from sources other than tax dollars. The President’s proposal funded the CFTC increase with a minuscule fee on market participants, as Presidents going back to Ronald Reagan have urged, and as some other financial regulators are already funded.

Barriers to Rule-Making in General

Across the spectrum of agencies and industries, the past two years have brought proposals to complicate the process of developing and implementing rules. These measures are an additional set of major legislative challenges to financial reform.

HOUSE ACTIONS

Regulations From Executive in Need of Scrutiny Act - [H.R. 10, Roll Call #901](#)

Known as the REINS Act, H.R. 10 would require both chambers of Congress to affirmatively approve “major” rules within 70 legislative days. In a polarized and closely divided body, few rules could overcome such a hurdle. H.R. 10 would effectively make it impossible to implement any piece of legislation that – like Dodd-Frank, the Clean Air Act, or the Americans with Disabilities Act – relies on rule-makers with technical expertise to achieve a set of regulatory goals. (See companion bill, S. 299, below.) [AFR opposed.](#)

The REINS Act was introduced by Representative Geoff Davis (R-Ky.). The House passed the bill by a vote of 241-184 on 12/7/11.

Regulatory Accountability Act - [H.R. 3010, Roll Call #888](#)

H.R. 3010 bill lays down a series of new procedural requirements for federal rulemaking. In addition, agencies would be directed to choose the “least costly” option out of all possible regulatory responses. Private industry could challenge this determination and insist on an adversarial hearing, requiring an agency to demonstrate that it has chosen the least costly remedy. All of these requirements would be subject to judicial review, without any requirement for the judge to defer to agency judgment. The net effect of this extensive set of requirements could be something close to an industry veto power over all new regulation. [AFR opposed.](#)

Introduced by Representative Lamar Smith (R-Tex), H.R. 3010 passed the House by a vote of 253-167 on 12/2/11.

Red Tape Reduction and Small Business Job Creation Act - [H.R. 4078, Roll Call #536](#)

This bill combines seven formerly separate proposals, including the Regulatory Freeze for Jobs Act, the Sunshine for Regulatory Decrees and Settlements Act, and the Unfunded Mandates Information and Transparency Act. Among other things, the law calls for a comprehensive moratorium on rule-making, lasting until the unemployment rate falls back to 6 percent, which some experts do not foresee occurring before 2016. A cost-benefit-analysis provision of H.R. 4078 could significantly slow the process of writing rules, making them more vulnerable to industry influence. [AFR opposed.](#)

H.R. 4078 was introduced by Representative Tim Griffin (R-Arizona). It passed the full House by a vote of 245-172 on 7/26/12.

SENATE ACTIONS

REINS Act - [S. 299](#)

Closely modeled on H.R. 10 above, S. 299 would require both chambers of Congress to affirmatively approve “major” rules within 70 legislative days. In a polarized and closely divided body, few rules could overcome such a hurdle. It would become all but impossible to implement legislation that – like Dodd-Frank, the Clean Air Act, or the Americans with Disabilities Act – relies on rule-makers with technical expertise to achieve a set of regulatory goals. [AFR opposed.](#)

The bill was introduced by Senator Rand Paul (R-Ky.) on 2/7/11. It has [31 co-sponsors.](#)

Independent Regulatory Analysis Act - [S. 3468](#)

This bill authorizes the President to issue an executive order requiring independent agencies to conduct at least 13 new analyses of regulatory costs before a rule can be finalized. The legislation also allows the Office of Information and Regulatory Affairs (OIRA) – a part of the Executive Branch, and one that has often sided with

industry in its efforts to delay or block regulation - to review and potentially reject as inadequate the cost-benefit analysis for any significant independent agency rule. While agencies could proceed despite OIRA disapproval, its reviews would provide a new layer of opportunity and argument for legal challenge, bring additional delay to an already glacial rulemaking pace, and seriously erode the independence of regulators, subjecting them to increased political influence. The general language of the bill masks a particular threat to financial reform, because so many of the independent oversight agencies are financial regulators. [AFR](#) [opposed](#).

S. 3468 was introduced by Senator Rob Portman (R-Ohio) on 8/1/12, with the support of Senators Susan Collins (R-Maine) and Mark Warner (D-Va.). It has tentatively been scheduled for markup by the Homeland Security and Government Affairs Committee in November 2012.

Additional Issues

HOUSE ACTIONS

For-Profit College Loan Amendment - [Roll Call #92](#)

This amendment to an FY 2012 budget resolution would bar the Department of Education from cracking down on for-profit career and technical schools that rely on government-guaranteed loan programs but consistently leave students with unmanageable debt. Investigations have revealed a pattern of abusive practices on the part of many of these schools, including overstatement of their job placement and (often dismal) completion rates, and understatement of their costs. As a result, many students end up with crippling debt, and without a job or even a diploma to show for it. This is a problem of particular relevance to African-American and Hispanic students, who represent nearly half the undergraduates in for-profit programs, and to soldiers and veterans with access to the benefits of the post-9/11 G.I. Bill.

In June 2012, the Department of Education came out with rules prohibiting the schools with the worst track records from tapping into federal loan programs, which form their main source of revenue. The aim of this budget amendment was to bar the Department from implementing its new rules. [AFR opposed](#).

Introduced by Representative John Kline (R-Minn.), the amendment passed the House by a vote of 289-136 on 2/16/11.

Municipal Advisor Bill - [H.R. 2827](#)

Hundreds of cities, counties, and other municipal entities have suffered heavy financial damage as a result of complex loan deals promoted as money-savers by Wall Street banks and derivatives dealers. In perhaps the most notorious case, a swaps package put together by J.P. Morgan Chase helped drive Jefferson County, Alabama, into bankruptcy. The Dodd-Frank Act requires the SEC to write rules calling on various kinds of financial advisers to look out for the best interests of the municipalities they work with. Under H.R. 2827 (a bill “to amend the Securities Exchange Act of 1934 to

clarify provisions relating to the regulation of municipal advisors, and for other purposes”), this fiduciary duty would not apply to advice provided by banks, underwriters, or swaps dealers, even though many such institutions have figured prominently in recent municipal finance scandals. [AFR opposed](#).

H.R. 2827 was Introduced by Representative Robert Dold (R-Ill.) on 8/26/2011, and approved by a [voice vote](#) of the House on 9/19/12. It has [39 co-sponsors](#).

SENATE ACTIONS


Legislation to Repeal Dodd-Frank - [S.712](#) and [S. 746](#)

Generally considered the most sweeping financial regulation measure of the past 75 years, the Dodd-Frank Act addressed some of the core issues of the financial crisis. Among other things, it banned abusive and unaffordable mortgages, set up a financial oversight agency devoted to protecting consumers, established transparency and systemic safety rules for the derivatives market, heightened capital requirements for major banks, and insisted that when large financial institutions fail, they must be safely dismantled rather than bailed out. All of these provisions would be undone by S. 712 or S. 746.

S. 712 was introduced by Senator Jim DeMint (R-S.C.) on 3/31/2011. S. 746, a similar bill, was introduced a week later by Senator Richard Shelby (R-Ala.), ranking member of the Senate Banking Committee. Senator DeMint’s proposal subsequently re-emerged as an amendment to the Economic Development Revitalization Act of 2011. [AFR opposed](#).

S. 712 has [28 co-sponsors](#). S. 746 has [25 co-sponsors](#). (Many names show up in both lists.)

House of Representatives Voting Record

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFRR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172

ALABAMA

Aderholt	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Bachus	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Bonner	(R)	Y		Y	Y	N	N	Y	Y	Y	Y
Brooks	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Roby	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Rogers	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Sewell	(D)	N	Y	Y	Y	Y	Y	N	N	Y	N

ALASKA

Young	(R)		Y	Y	Y	N	N	Y	Y	Y	Y
-------	-----	--	---	---	---	---	---	---	---	---	---



ARIZONA

Barber	(D)										N
Flake	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Franks	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Giffords	(D)										
Gosar	(R)	Y	Y		Y	N	N	Y	Y	Y	Y
Grigalva	(D)	N	Y	N	N	Y	Y	N	N	N	N
Pastor	(D)	N	Y	Y	Y	Y	Y	Y	N	N	N
Quayle	(R)	Y	Y	Y	Y	N	N		Y	Y	Y
Schweikert	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

ARKANSAS

Crawford	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Griffin	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Ross	(D)	Y	Y	Y	Y	Y	N	Y	N	Y	Y
Womack	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

House of Representatives Voting Record



 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFRR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172

CALIFORNIA

Baca	(D)	N	N	Y	Y	N	N	Y	N	Y	N	N
Bass	(D)	N	N	Y	Y	Y	Y	Y	N	N	N	N
Becerra	(D)	N	N	N	N	Y	N	N	N	N	N	N
Berman	(D)	N	Y	N	N	Y	Y	N	N	N	N	N
Bilbray	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	
Bono Mack	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Calvert	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Campbell	(R)	Y	Y		Y	N	N	Y	Y	Y	Y	Y
Capps	(D)	N	Y	Y	N	Y	Y	N	N	N	N	N
Cardoza	(D)	N		Y	Y	Y	N	Y	N	Y	Y	
Chu	(D)	N	Y	Y	N	Y	Y	N	N	N	N	N
Costa	(D)		Y		Y	Y	N	Y	N	Y	Y	Y
Davis	(D)	N	Y	Y	N	Y	Y	N	N	N	N	N
Denham	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Dreier	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Eshoo	(D)	N	Y	Y	N		Y	N	N	N	N	N
Farr	(D)	N	Y	Y	Y	Y	Y	N	N	N	N	N
Filner	(D)	N		N		Y	N	Y	N		N	N
Gallegly	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Garamendi	(D)	N		N	N	Y	Y	N	N	N	N	N
Hahn	(D)	N	Y	Y	Y				N	N	N	N
Harman	(D)							N				
Herger	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Honda	(D)	N	Y	Y	Y	Y	Y	N	N	N	N	N



House of Representatives Voting Record

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFRR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172

CALIFORNIA, con't.

Hunter	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Issa	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Lee	(D)	N	N	N	N	Y	Y	N	N	N	N
Lewis	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Lofgren	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Lungren	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Matsui	(D)	N	Y	Y	N	Y	Y	N	N	N	N
McCarthy	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
McClintock	(R)	Y	Y	Y	Y	N	Y	Y	Y	Y	Y
Mckeeon	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
McNerney	(D)	N	Y	Y	Y	Y	Y	N	N	N	N
Miller, Gary	(R)	Y		Y	Y	N	N	Y	Y	Y	Y
Miller, George	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Napolitano	(D)	N	N	Y	N	Y	Y	N	N	N	N
Nunes	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Pelosi	(D)		Y	Y	N	Y	Y	Y	N	N	N
Richardson	(D)	N	Y	Y	Y	Y	Y	N	N	N	N
Rohrabacher	(R)	Y	Y		Y	N	N	N	Y	Y	Y
Roybal-Allard	(D)	N	Y	Y	Y	Y	Y	N	N	N	N
Royce	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Sánchez, Linda	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Sanchez, Loretta	(D)	N	Y	Y	Y	Y	Y	Y	N		N
Schiff	(D)	N	Y	Y	Y	Y	Y	N	N	N	N
Sherman	(D)	N	Y	Y	N	Y	Y	N	N	N	N

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFRR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172

CALIFORNIA, con't.

Speier	(D)		Y	Y	N	N	Y	Y	N	N	N
Stark	(D)	N	Y	Y	N	N	Y	Y	N	N	N
Thompson	(D)	N	Y	Y	N	N	Y	N	N	N	N
Waters	(D)	N	Y	Y	N	N	Y	Y	N	N	N
Maxman	(D)	N	N	Y	N	N	Y	Y	N	N	N
Woolsey	(D)	N	Y	Y	N	N	Y	Y	N	N	N

COLORADO

Coffman	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	
DeGette	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Gardner	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Lamborn	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Perlmutter	(D)	N	Y	Y	N	Y	Y	Y	N	N	N
Poils	(D)	N	Y	Y	Y	Y	Y	N	N	N	N
Tipton	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y



CONNECTICUT

Courtney	(D)	N	Y	N	N	Y	Y	N	N	N	N
DeLauro	(D)	N	Y	N	N	Y	Y	Y	N	N	N
Himes	(D)	N	Y	Y	Y	Y	Y	N	N	N	N
Larson	(D)	N	Y	N	N		N	N	N	N	N
Murphy	(D)	N	Y	Y	N	Y	Y	N	N	N	

DELAWARE

Carney	(D)	N	Y	Y	Y	N	Y	N	N	N	N
--------	-----	---	---	---	---	---	---	---	---	---	---

House of Representatives Voting Record

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172

FLORIDA

Adams	(R)	Y	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Bilirakis	(R)	Y	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Brown	(D)	N	Y		Y	N	Y	N	N	N	N	N
Buchanan	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Castor	(D)		Y	Y	Y	Y	Y	Y		N	N	N
Crenshaw	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Deutch	(D)	N	Y	N	N	Y	Y	Y	N	N	N	N
Diaz-Balart	(R)	Y	Y	Y	Y	N	N	Y		Y	Y	Y
Hastings	(D)	N	Y	Y	N	Y	Y	Y	N	Y	Y	N
Mack	(R)	Y	Y		Y	N	N	Y	Y	Y	Y	
Mica	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Miller	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Nugent	(R)	Y	Y		Y	N	N	Y	Y	Y	Y	Y
Posey	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Rivera	(R)	Y	Y		Y	N	N	Y	Y	Y	Y	Y
Rooney	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Ros-Lehtinen	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Ross	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Southerland	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Stearns	(R)	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y
Wasserman-Schultz	(D)	N	Y	Y	N	Y	Y	Y	N	N	N	N
Webster	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
West	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Willson	(D)	N	Y	Y	N	Y	Y	Y	N	N	N	N
Young	(R)	Y	Y	Y	Y	N	N	Y		Y	Y	Y

House of Representatives Voting Record

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFRR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172

GEORGIA

Barrow	(D)	Y	Y	Y	Y	N	Y	Y	Y	Y	Y
Bishop	(D)		Y	Y	Y	N	Y	Y	N	Y	N
Broun	(R)	Y	Y	Y	Y	N	N		Y	Y	Y
Gingrey	(R)	Y	Y	Y	Y	N	N		Y	Y	Y
Graves	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Johnson	(D)	N	N		N	Y	Y	N	N	N	N
Kingston	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Lewis	(D)	N	Y	Y	N	Y	N	N	N	N	N
Price	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Scott, Austin	(R)		Y	Y	Y	N	N	Y	Y	Y	Y
Scott, David	(D)	N	Y	Y	Y	Y	Y	Y	N	N	N
Westmoreland	(R)	Y	Y	Y	Y		N	Y	Y	Y	Y
Woodall	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y



HAWAII

Hanabusa	(D)	N	Y	Y	Y	N	Y	Y	N	N	N
Hirono	(D)	N	Y	N	N	Y	Y	N	N	N	

IDAHO

Labrador	(R)	Y		Y	Y	N	N	Y	Y	Y	Y
Simpson	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

House of Representatives Voting Record

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172

ILLINOIS

Biggert	(R)	Y	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Costello	(D)	N	Y	Y	Y	Y	Y	Y	N	N	N	Y
Davis	(D)	N		N	N	Y	Y	N	N	N		
Dold	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	N
Gutierrez	(D)	N	Y		N	Y	Y	N	N	N	N	N
Hultgren	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Jackson	(D)	N	Y		N	Y	Y	N	N	N		
Johnson	(R)	Y	Y		Y	N	N	N	Y	Y	Y	Y
Kinzinger	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Lipinski	(D)	N	Y	Y	Y	Y	N	Y	N	N	N	N
Manzullo	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Quigley	(D)	N	Y	Y	Y	Y	N	N	N	N	N	N
Roskam	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Rush	(D)	N	Y		N	Y	Y	N	N	N	N	N
Schakowsky	(D)	N	N	N	N	Y	Y	N	N	N	N	N
Schilling	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Schock	(R)		Y	Y	Y	N	N	Y	Y	Y	Y	Y
Shinkus	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Walsh	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y

House of Representatives Voting Record

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172

INDIANA

Bucshon	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Burton	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Carson	(D)	N	Y	Y	Y	Y	Y	N	N	N	N
Donnelly	(D)	N	Y		Y	Y	Y	Y	N	Y	N
Pence	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Rokita	(R)	Y	Y	Y	Y		N	Y	Y	Y	Y
Stutzman	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Visclosky	(D)	N		Y	N	Y	Y	Y	N	N	N
Young	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y



IOWA

Boswell	(D)	N	Y	Y	Y	Y	Y	N	N	N	N
Bralley	(D)	N	Y	Y	N	Y	Y	N	N		N
Latham	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Loeb sack	(D)	N	Y	Y		Y	Y	N	N	N	N

KANSAS

Huelskamp	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Jenkins	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Pompeo	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Yoder	(R)	Y	Y	Y	Y		N	Y	Y	Y	Y

House of Representatives Voting Record

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFRR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172

KENTUCKY

Chandler	(D)	Y	Y	Y	Y	N	Y	Y	N	N	Y
Davis	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Guthrie	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Rogers	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Whitfield	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Yarnuth	(D)	N	Y	Y	N	Y	Y	Y	N	N	N

LOUISIANA



Alexander	(R)	Y	Y	Y	Y	Y	N	Y	Y	Y	Y
Boustany	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Cassidy	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Fleming	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Landry	(R)				Y	N	N	Y	Y	Y	Y
Richmond	(D)	N	Y	Y	Y	Y	Y	N	N	N	N
Scalise	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

MAINE

Michaud	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Pingree	(D)	N	N	N	N	Y	Y	N	N	N	N

MARYLAND

Bartlett	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Cummings	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Edwards	(D)	N	N	Y	N	Y	Y	N	N	N	N
Harris	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Hoyer	(D)		Y	Y	N	Y	Y	N	N	N	N
Ruppersberger	(D)	N	Y	Y	Y	Y	Y	N	N	N	N
Sarbanes	(D)	N	N	N	N	Y	Y	N	N	N	N
Van Hollen	(D)	N	Y	Y	N	Y	Y	N	N	N	N

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFRR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172



MASSACHUSETTS

Capuano	(D)	N	N	Y	N	N	Y	Y	N	N	N
Frank	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Keating	(D)	N	Y	Y	Y	Y	Y	N	N	N	N
Lynch	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Markey	(D)	N	N	N	N	Y	Y	N	N	N	N
McGovern	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Neal	(D)	N	Y		N		N	N	N	N	N
Olver	(D)	N	N	Y	N		Y	N	N	N	N
Tierney	(D)	N	Y	N	N	Y	N	N	N	N	N
Tsongas	(D)	N	Y	Y	N		Y	N	N	N	N

MICHIGAN

Amash	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Benishkek	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Camp	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Clarke	(D)	N	Y	Y	Y	Y	Y	N	N	N	N
Conyers	(D)	N	N	N	N	Y	Y	N	N	N	N
Dingell	(D)	N	N	N	N	Y	N	N	N	N	N
Huizenga	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Kildee	(D)	N	N	N	N	Y	N	N	N	N	N
Levin	(D)	N	Y	Y	N	Y	N	N	N	N	N
McCotter	(R)	Y	Y	Y	Y		N	Y	Y	Y	
Miller	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Peters	(D)	N	Y	Y	Y	Y	Y	Y	N	N	N
Rogers	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Upton	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Walberg	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

House of Representatives Voting Record

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFRR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172

MINNESOTA

Bachmann	(R)		Y	Y	Y	N	N	Y			Y
Cravaack	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Ellison	(D)		Y	Y	N	Y	Y	N	N	N	N
Kline	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
McCollum	(D)	N	Y	Y	N	Y	Y		N	N	N
Paulsen	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Peterson	(D)	N	Y	Y	Y	Y	Y	Y	Y	Y	Y
Walz	(D)	N	Y	Y	Y	Y	Y	Y	N	N	N


MISSISSIPPI

Nunnelee	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Palazzo	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Thompson	(D)	N			Y	Y	Y	Y	N	N	N

MISSOURI



Akin	(R)	Y	Y		Y	Y	N	N	Y	Y	Y
Carnahan	(D)	N	Y	Y	Y	Y	N	N	N		N
Clay	(D)	N	Y	Y	N	Y	Y	Y	Y	N	N
Cleaver	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Emerson	(R)	Y	Y	Y	Y	N	N	Y	Y		Y
Graves	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Hartzler	(R)	Y	Y	Y	Y	N	N	Y	Y		Y
Long	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Luetkemeyer	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Harper	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

House of Representatives Voting Record

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFRR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172
MONTANA											
Rehberg	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
NEBRASKA											
Fortenberry	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Smith	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Terry	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
NEW HAMPSHIRE											
Bass	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	N
Guinta	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
NEW JERSEY											
Andrews	(D)	N	Y	Y	Y	Y	Y	Y	N	N	N
Freilinghuyssen	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Garrett	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Holt	(D)	N	N	N	N	Y	Y	N	N	N	N
Lance	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Lobiondo	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Pallone	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Pascrell	(D)	N	Y		N	Y	N	N	N	N	N
Payne	(D)	N				Y	Y	Y	N	N	
Rothman	(D)	N	Y	Y	N	Y	Y	Y	N	N	N
Runyan	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Sires	(D)	N	Y	Y	Y	Y	Y	Y	N	N	N
Smith	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

House of Representatives Voting Record

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172

NEW MEXICO



Heinrich	(D)	N	Y		N	N	Y	Y	N		N
Luján	(D)	N	Y	Y	N	N	Y	N	N	N	N
Pearce	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

NEVADA

Amodei	(R)		Y	Y	Y				Y	Y	Y
Berkeley	(D)	N	Y	Y	Y	Y	Y	Y	N	N	N
Heck	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Heller							N	Y			

NEW YORK

Ackerman	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Bishop	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Buerkle	(R)	Y	Y		Y	N	N	Y	Y	Y	Y
Clarke	(D)	N	Y	Y	N	Y	Y		N	N	N
Crowley	(D)	N	Y	Y	Y	Y		Y	N	N	N
Engel	(D)	N	Y	Y	N	Y	Y	Y	N	N	N
Gibson	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Grimm	(R)	Y	Y	Y	Y	N	N	N	Y	Y	Y
Hanna	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Hayworth	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Higgins	(D)	N	Y	Y	Y	Y	Y	N	N	N	N
Hinchey	(D)		N	N	N	Y	Y	N		N	N
Hochul	(D)	N	Y	Y	Y	Y			N	N	N
Israel	(D)	N	Y	Y	Y	Y	N	Y	N	N	N
King (NY)	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform



Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFRR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172

NEW YORK, con't.

Lowey	(D)	N	Y	Y	N	Y	Y	Y	Y	Y	N	N
Maloney	(D)	N		Y	N	Y	Y	Y	N	N	N	N
McCarthy	(D)	N	Y		N	Y	Y	Y	N	N	N	N
Weeks	(D)	N	Y	Y	N	Y	Y	Y	N	N	N	
Nadler	(D)	N	Y	N	N	Y	Y	N		N	N	N
Owens	(D)	Y	Y	Y	Y	Y	N	Y	N	Y	Y	Y
Rangel	(D)	N					N	N	N	N	N	N
Reed	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Serrano	(D)	N	Y	N	N	Y	Y	Y	N	N	N	N
Slaughter	(D)	N	Y	Y			Y	N	N	N	N	N
Tonko	(D)	N	Y	Y	N	Y	Y	Y	N	N	N	N
Towns	(D)	N	Y		N	Y	Y	Y	N	N	N	N
Turner	(R)		Y	Y	Y					Y	Y	Y
Velázquez	(D)	N	Y	N	N	Y	Y	N	N	N	N	N
Weiner	(D)						Y	Y				



NORTH CAROLINA

Butterfield	(D)		Y	Y	Y	Y	Y	N	Y	N	N	N
Coble	(R)	Y	Y	Y	Y	Y	N	Y	Y	Y		Y
Ellmers	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Foxx	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
Jones	(R)	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Kissell	(D)	N	Y		Y	Y	Y	Y	Y	Y	Y	Y
McHenry	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y	Y
McIntyre	(D)	Y	Y		Y	Y	Y	N	Y	Y	Y	Y

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172
NORTH CAROLINA, con't.											
Miller	(D)	N	N	N	N	Y	Y	N	N	N	N
Myrick	(R)	Y	Y	Y	Y	N	N	Y		Y	Y
Priest	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Shuler	(D)	N	Y	Y	Y	Y	N	Y	Y	Y	N
Watt	(D)	N	N	Y	N	Y	Y	N	N	N	N
NORTH DAKOTA											
Berg	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
OHIO											
Austria	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Boehner	(R)										
Chabot	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Fudge	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Gibbs	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Johnson	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Jordan	(R)	Y	Y	Y	Y	N	N	Y	N	Y	Y
Kaptur	(D)	N	Y	N	N	Y	Y	N	N	N	N
Kucinich	(D)	N	N	N	N	Y	Y	N	N	N	N
LaTourette	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Latta	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Renacci	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Ryan	(D)	N	Y	Y	N	Y	Y	Y	N	N	N
Schmidt	(R)	Y		Y	Y	N	N	Y	Y	Y	Y
Stivers	(R)	Y	Y	Y	Y		N	Y	Y	Y	
Sutton	(D)	N	Y	Y	Y	Y	Y	N	N	N	N
Tiberi	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Turner	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

House of Representatives Voting Record

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFRR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172

OKLAHOMA



Boren	(D)	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Cole	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Lankford	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Lucas	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Sullivan	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

OREGON

Blumenauer	(D)		Y	Y	N	Y	N	N	N	N	N
Bonarrici			Y	N	N						N
DeFazio	(D)	N	Y	N	N	Y	Y	N	N	N	N
Schrader	(D)	Y	Y	Y	Y	Y	Y	N	N	Y	N
Walden	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Wu		N			N	Y	Y	N			

PENNSYLVANIA

Altmire	(D)	N	Y	Y	Y	Y	Y	Y	N	Y	Y
Barletta	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Brady	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Critz	(D)	N	Y	Y	Y	Y	N	Y	N	N	N
Dent	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Doyle	(D)	N	Y		Y	Y	Y	Y	N	N	N
Fattah	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Fitzpatrick	(R)	Y	Y	Y	Y	N	Y	Y	Y	Y	Y
Gerlach	(R)	Y	Y	Y	Y	N	Y	Y	Y	Y	Y

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFFR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172

PENNSYLVANIA, con't.

Holden	(D)	N	Y	Y			N	Y	N	N	N
Kelly	(R)	Y	Y	Y		Y	N	N	Y	Y	Y
Marino	(R)	Y	Y	Y			N	N	Y	Y	Y
Meehan	(R)	Y	Y			Y	N	N		Y	Y
Murphy	(R)	Y	Y	Y		Y	N	Y	Y	Y	Y
Pitts	(R)	Y	Y	Y	Y	Y	N	Y	Y	Y	Y
Platts	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Schwartz	(D)	N	Y	Y	Y	Y	Y	N	N	N	N
Shuster	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Thompson	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

RHODE ISLAND

Cicilline	(D)	N	Y	Y	N	Y	Y	Y	N	N	N
Langevin	(D)	N	Y	N	Y	Y	Y	N	N	N	N



SOUTH CAROLINA

Clyburn	(D)	N	Y	Y	Y	N	Y	N	N	N	N
Duncan	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Gowdy	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Mulvaney	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Scott	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Wilson	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

SOUTH DAKOTA

Noem	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
------	-----	---	---	---	---	---	---	---	---	---	---

House of Representatives Voting Record

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFRR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172



TENNESSEE

Black	(R)		Y	Y	Y	N	N	Y	Y	Y	Y
Blackburn	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Cohen	(D)	N	Y	N	N	Y	Y	N	N	N	N
Cooper	(D)	N	Y	Y	Y	Y	Y	N	N	N	N
Desjarlais	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Duncan	(R)	Y		Y	Y	N	N	Y	Y	Y	Y
Fincher	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Fleischmann	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Roe	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

TEXAS

Barton	(R)	Y	Y	Y	Y	Y	N	Y	Y	Y	Y
Brady	(R)	Y	Y	Y	Y	Y	N	Y	Y	Y	Y
Burgess	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Canseco	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Carter	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Conaway	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Cuellar	(D)	Y	Y	Y	Y	Y	N	Y	N	Y	Y
Culberson	(R)	Y		Y	Y	N	N	Y	Y	Y	
Doggett	(D)	N	Y	N	N	Y	N	N	N	N	N
Farenthold	(R)	Y	Y	Y	Y	N		Y	Y	Y	Y
Flores	(R)	Y	Y		Y	N	N	Y	Y	Y	Y
Gohmert	(R)	Y	Y	Y	Y	N	N		Y	Y	Y

House of Representatives Voting Record

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFRR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172



TEXAS, con't.

Gonzalez	(D)	N	Y	Y	N	N	Y	N	N	N	N
Granger	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Green, Al	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Green, Gene	(D)	N	Y	Y	Y	Y	N	N	N	N	N
Hall	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Hensarling	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Hinojosa	(D)	N		Y	Y	Y	Y	N	N	N	N
Jackson Lee	(D)	N	Y		N	Y	Y	N	N	N	
Johnson, E. B.	(D)	N	Y	Y	N	Y	Y	N	N	N	N
Johnson, Sam	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Marchant	(R)	Y	Y		Y	N	N	Y	Y	Y	Y
McCaul	(R)	Y	Y	Y	Y	N	N	N	Y	Y	Y
Neugebauer	(R)	Y		Y	Y	N	N	Y	Y	Y	Y
Olson	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Paul	(R)	Y				N	N	Y	Y		Y
Poe	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Reyes	(D)	N	Y	Y	Y	Y	N	Y	N	N	N
Sessions	(R)	Y	Y	Y	Y	N	N	Y	Y		Y
Smith	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Thornberry	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

UTAH

Bishop	(R)	Y	Y		Y	Y	N	Y	Y	Y	Y
Chaffetz	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Matheson	(D)	Y	Y	Y	Y	N	Y	Y	N	Y	Y

House of Representatives Voting Record

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFRR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172

VERMONT



Welch	(D)	N	Y	N	N	Y	Y	N	N	N	N
-------	-----	---	---	---	---	---	---	---	---	---	---

VIRGINIA

Cantor	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Connolly	(D)	N	Y	Y	Y	N	Y	N	Y	N	N
Forbes	(R)	Y	Y		Y	N	N	N	Y	Y	Y
Goodlatte	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Griffith	(R)		Y	Y	Y	N	N	Y	Y	Y	Y
Hurt	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Moran	(D)	N	Y	Y	N	Y	N	N	N	N	N
Rigell	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Scott	(D)	N	Y	N	N	Y	Y	Y	N	N	N
Wittman	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Wolf	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

WASHINGTON

Dicks	(D)	N	Y		N	N	Y	Y	N	N	N
Hastings	(R)	Y	Y	Y	Y	N	N	N	Y	Y	Y
Herrera Beutler	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Inslie	(D)	N	Y			Y	N	N	N	N	
Larsen	(D)	N	Y	Y	Y	Y	Y	Y	N	N	N
McDermott	(D)	N	N	N	N	Y	N	N	N	N	N
McMorris Rodgers	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Reichert	(R)	Y	Y		Y	N	N	Y	Y	Y	Y
Smith	(D)	N	Y	Y	N	Y	Y	N	N	N	N

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	621	110	127	180	446	458	88	92	901	888	536
AFRR Position	Opposed	Opposed	Opposed	Opposed	Opposed	Supported	Supported	Opposed	Opposed	Opposed	Opposed
Outcome	Passed	Passed	Passed	Passed	Passed	Failed	Failed	Passed	Passed	Passed	Passed
Date	7/22/2011	3/9/2012	3/27/2012	4/26/2012	6/17/2011	6/17/2011	2/18/2011	2/17/2011	12/8/2011	12/3/2011	7/27/2012
Vote Count	241-173	390-23	357-36	312-111	231-189	185-233	160-270	289-136	241-184	253-167	245-172

WEST VIRGINIA

Moore Capito	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
McKinley	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Rahall	(D)	Y	Y	Y	Y	N	N	N	N	Y	Y

WISCONSIN

Baldwin	(D)	N	Y	Y	N	N	Y	N	N	N	N
Duffy	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Kind	(D)	N	Y	Y	Y	Y	Y	Y	N	N	N
Moore	(D)	N		Y	Y	Y	Y	N	N	N	N
Petri	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Ribble	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Ryan	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
Sensenbrenner	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y

WYOMING

Lummis	(R)	Y	Y	Y	Y	N	N	Y	Y	Y	Y
--------	-----	---	---	---	---	---	---	---	---	---	---

House Financial Services Committee Voting Record

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	46	68	62	58
AFRR Position	Oppose	Oppose	Oppose	Oppose
Outcome	Approved	Approved	Approved	Approved
Date	3/15/2011	3/28/2011	6/24/2011	12/15/2011
Vote Total	33-21	41-18	30-26	19-14

Alabama

Bachus	R	Y	Y	Y	
--------	---	---	---	---	--

Arizona

Schweikert	R	Y	Y	Y	Y
California					
Baca	D		Y	N	
Campbell	R	Y	Y		Y
McCarthy	R		Y	Y	
Miller, Gary	R	Y	Y		
Royce	R	Y	Y	Y	Y
Sherman	D	N	N	N	N
Stivers	R		Y	Y	Y
Waters	D	N	N	N	N

Colorado

Perlmutter	D	Y	Y	N	N
------------	---	---	---	---	---

Connecticut

Himes	D	Y	Y	N	N
-------	---	---	---	---	---

Delaware

Carney	D	Y	Y	N	
--------	---	---	---	---	--

Florida

Posey	R	Y	Y	Y	Y
-------	---	---	---	---	---

Georgia

Westmoreland	R		Y	Y	
Scott, David	D	Y	Y	N	

Roll Call #	46	68	62	58
AFRR Position	Oppose	Oppose	Oppose	Oppose
Outcome	Approved	Approved	Approved	Approved
Date	3/15/2011	3/28/2011	6/24/2011	12/15/2011
Vote Total	33-21	41-18	30-26	19-14

Illinois

Biggert	R	Y	Y	Y	Y
Dold	R	Y	Y	Y	Y
Gutierrez	D		N	N	
Manzullo	R	Y	Y	Y	Y

Indiana

Carson	D	N	N	N	N
Donnelly	D	N	N	N	N

Massachusetts

Capuano	D	N	N	N	
Frank	D		N	N	
Lynch	D	N	N	N	

Michigan

Huizenga	R	Y	Y	Y	
McCotter	R	Y	Y	Y	Y
Peters	D	N	Y	N	N


Minnesota

Bachmann	R	Y	Y	Y	
Ellison	D	N	N	N	N

Missouri

Clay	D	N	Y	N	
Cleaver	D	N	N		
Luetkemeyer	R	Y	Y	Y	

House Financial Services Committee Voting Record


 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	46	68	62	58
AFRR Position	Oppose	Oppose	Oppose	Oppose
Outcome	Approved	Approved	Approved	Approved
Date	3/15/2011	3/28/2011	6/24/2011	12/15/2011
Vote Total	33-21	41-18	30-26	19-14

North Carolina				
Jones	R	Y		Y
McHenry	R	Y	Y	Y
Miller, Brad	D	N	N	N
Watt	D	N	N	N
New Jersey				
Garrett	R	Y	Y	Y
New Mexico				
Pearce	R	Y	Y	Y
New York				
Ackerman	D	N	N	N
Grimm	R	Y	Y	Y
Hayworth	R	Y	Y	Y
King	R		Y	Y
Maloney	D	N	N	N
McCarthy	D	N	Y	N
Weeks	D	N	Y	N
Velázquez	D	N	N	N
Ohio				
Renacci	R	Y	Y	Y

Roll Call #	46	68	62	58
AFRR Position	Oppose	Oppose	Oppose	Oppose
Outcome	Approved	Approved	Approved	Approved
Date	3/15/2011	3/28/2011	6/24/2011	12/15/2011
Vote Total	33-21	41-18	30-26	19-14

Oklahoma				
Lucas	R	Y	Y	Y
Pennsylvania				
Fitzpatrick	R	Y	Y	Y
Tennessee				
Fincher	R	Y	Y	Y
Texas				
Canseco	R	Y	Y	Y
Green, Al	D	N	N	N
Hensarling	R	Y	Y	Y
Hinojosa	D	N	N	N
Neugebauer	R	Y	Y	Y
Paul	R			
Virginia				
Hurt	R	Y	Y	Y
Wisconsin				
Duffy	R	Y	Y	Y
Moore	D	N	N	N
West Virginia				
Capito	R	Y	Y	Y



 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	223	55	51
AFR Position	Supported	Opposed	Supported
Outcome	Failed	Passed	Failed
Date	12/8/2011	3/22/2012	3/20/2012
Vote Count	53-45	73-26	54-45

ALABAMA			
Sessions (R-AL)	N	Y	N
Shelby (R-AL)	N	Y	N
ALASKA			
Begich (D-AK)	Y	N	Y
Murkowski (R-AK)	N	Y	N
ARIZONA			
Kyl (R-AZ)	N	Y	N
McGain (R-AZ)	N	Y	N
ARKANSAS			
Boozman (R-AR)	N	Y	N
Pryor (D-AR)	Y	Y	Y
CALIFORNIA			
Boxer (D-CA)	Y	N	Y
Feinstein (D-CA)	Y	N	Y
COLORADO			
Bennet (D-CO)	Y	Y	Y
Udall (D-CO)	Y	Y	Y
CONNECTICUT			
Blumenthal (D-CT)	Y	N	Y
Lieberman (D-CT)	Y	Y	Y

Roll Call #	223	55	51
AFR Position	Supported	Opposed	Supported
Outcome	Failed	Passed	Failed
Date	12/8/2011	3/22/2012	3/20/2012
Vote Count	53-45	73-26	54-45

DELAWARE			
Carper (D-DE)	Y	Y	Y
Coons (D-DE)	Y	Y	Y
FLORIDA			
Nelson (D-FL)	Y	Y	Y
Rubio (R-FL)	N	Y	N
GEORGIA			
Chambliss (R-GA)	N	Y	N
Isakson (R-GA)	N	Y	N
HAWAII			
Akaka (D-HI)	Y	N	Y
Inouye (D-HI)	Y	Y	Y
IDAHO			
Crapo (R-ID)	N	Y	N
Risch (R-ID)	N	Y	N
ILLINOIS			
Durbin (D-IL)	Y	N	Y
Kirk (R-IL)	N		
INDIANA			
Coats (R-IN)	N	Y	N
Lugar (R-IN)	N	Y	N



 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	223	55	51
AFR Position	Supported	Opposed	Supported
Outcome	Failed	Passed	Failed
Date	12/8/2011	3/22/2012	3/20/2012
Vote Count	53-45	73-26	54-45

IOWA			
Grassley (R-IA)	N	Y	N
Harkin (D-IA)	Y	N	Y
KANSAS			
Moran (R-KS)	N	Y	N
Roberts (R-KS)	N	Y	N
KENTUCKY			
McConnell (R-KY)	N	Y	N
Paul (R-KY)	N	Y	N
LOUISIANA			
Landrieu (D-LA)	Y	N	Y
Vitter (R-LA)	N	Y	N
MAINE			
Collins (R-ME)	N	Y	N
Snowe (R-ME)		Y	N
MARYLAND			
Cardin (D-MD)	Y	N	Y
Mikulski (D-MD)	Y	N	Y
MASSACHUSETTS			
Brown (R-MA)	Y	Y	Y
Kerry (D-MA)		Y	Y

Roll Call #	223	55	51
AFR Position	Supported	Opposed	Supported
Outcome	Failed	Passed	Failed
Date	12/8/2011	3/22/2012	3/20/2012
Vote Count	53-45	73-26	54-45

MICHIGAN			
Levin (D-MI)	Y	N	Y
Stabenow (D-MI)	Y	Y	Y
MINNESOTA			
Franken (D-MN)	Y	N	Y
Klobuchar (D-MN)	Y	Y	Y
MISSISSIPPI			
Cochran (R-MS)	N	Y	N
Wicker (R-MS)	N	Y	N
MISSOURI			
Blunt (R-MO)	N	Y	N
McCaskill (D-MO)	Y	Y	Y
MONTANA			
Baucus (D-MT)	Y	N	Y
Tester (D-MT)	N	Y	Y
NEBRASKA			
Johanns (R-NE)	N	Y	N
Nelson (D-NE)	Y	Y	Y
NEVADA			
Heller (R-)	N	Y	N
Reid (D-)	Y	Y	Y

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	223	55	51
AFR Position	Supported	Opposed	Supported
Outcome	Failed	Passed	Failed
Date	12/8/2011	3/22/2012	3/20/2012
Vote Count	53-45	73-26	54-45

NEW HAMPSHIRE

Ayotte (R-NH)	N	Y	N
Shahen (D-NH)	Y	Y	Y

NEW JERSEY

Lautenberg (D-NJ)	Y	N	Y
Menendez (D-NJ)	Y	Y	Y

NEW MEXICO

Bingaman (D-NM)	Y	Y	Y
Udall (D-NM)	Y	N	Y

NEW YORK

Gillibrand (D-NY)	Y	N	Y
Schumer (D-NY)	Y	Y	Y

NORTH CAROLINA

Burr (R-NC)	N	Y	N
Hagan (D-NC)	Y	Y	Y

NORTH DAKOTA

Conrad (D-ND)	Y	N	Y
Hoeven (R-ND)	N	Y	N

OHIO

Brown (D-OH)	Y	N	Y
Portman (R-OH)	N	Y	N

Roll Call #	223	55	51
AFR Position	Supported	Opposed	Supported
Outcome	Failed	Passed	Failed
Date	12/8/2011	3/22/2012	3/20/2012
Vote Count	53-45	73-26	54-45

OKLAHOMA

Coburn (R-OK)	N	Y	N
Inhofe (R-OK)	N	Y	N

OREGON

Merkley (D-OR)	Y	N	Y
Wyden (D-OR)	Y	Y	Y

PENNSYLVANIA

Casey (D-PA)	Y	Y	Y
Toomey (R-PA)	N	Y	N

RHODE ISLAND

Reed (D-RI)	Y	N	Y
Whitehouse (D-RI)	Y	N	Y

SOUTH CAROLINA

DeMint (R-SC)	N	Y	N
Graham (R-SC)	N	Y	N

SOUTH DAKOTA

Johnson (D-SD)	Y	Y	Y
Thune (R-SD)	N	Y	N

TENNESSEE

Alexander (R-TN)	N	Y	N
Corker (R-TN)	N	Y	N

 Indicates a vote opposing financial reform
 Indicates a vote in favor of financial reform

Roll Call #	223	55	51
AFR Position	Supported	Opposed	Supported
Outcome	Failed	Passed	Failed
Date	12/8/2011	3/22/2012	3/20/2012
Vote Count	53-45	73-26	54-45

TEXAS

Cornyn (R-TX)	N	Y	N
Hutchison (R-TX)	N	Y	N

UTAH

Hatch (R-UT)	N	Y	N
Lee (R-UT)	N	Y	N

VERMONT

Leahy (D-VT)	Y	N	Y
Sanders (I-VT)	Y	N	Y

VIRGINIA

Warner (D-VA)	Y	Y	Y
Webb (D-VA)	Y	N	Y

Roll Call #	223	55	51
AFR Position	Supported	Opposed	Supported
Outcome	Failed	Passed	Failed
Date	12/8/2011	3/22/2012	3/20/2012
Vote Count	53-45	73-26	54-45

WASHINGTON

Cantwell (D-WA)	Y	Y	Y
Murray (D-WA)	Y	N	Y

WEST VIRGINIA

Manchin (D-WV)	Y	Y	Y
Rockefeller (D-WV)	Y	N	Y

WISCONSIN

Johnson (R-WI)	N	Y	N
Kohl (D-WI)	Y	Y	Y

WYOMING

Barrasso (R-WY)	N	Y	N
Enzi (R-WY)	N	Y	N

Measures and Co-Sponsors

HOUSE BILLS

CONSUMER CREDIT ACCESS, INNOVATION, AND MODERNIZATION ACT - H.R. 6139

Introduced by Representative Blaine **Luetkemeyer** (R-Mo.). Co-sponsored by Representatives **Baca** (D-Calif.), **Fincher** (R-Tenn.), **Jones** (R-N.C.), **Meeks** (D-N.Y.), **Renacci** (R-Ohio), **Schweikert** (D-Ariz.), **Sessions** (R-Texas), and **Stivers** (R-Ohio).

SMALL BUSINESS CAPITAL ACCESS AND JOB PRESERVATION ACT - H.R. 1082

[Introduced by](#) Representative Robert **Hurt** (R-Va.). Co-sponsored by Representatives **Bachus** (R-Ala.), **Biggert** (R-Ill.), **Coffman** (R-Colo.), **Cooper** (R-Tenn.), **Garrett** (R-N.J.), **LaTourette** (R-Ohio), **Manzullo** (R-Ill.), **Nunnelee** (R-Miss.), **Ross** (R-Ark.), and **Stivers** (R-Ohio).

SWAPS EXECUTION FACILITY CLARIFICATION ACT - H.R. 2586

Introduced by Representative Scott **Garrett** (R-N.J.). Co-sponsored by Representatives **Dold** (R-Ill.), **Fitzpatrick** (R-Pa.), **Grimm** (R-N.Y.), **Hurt** (R-Va.), **Maloney** (R-N.Y.), **Meeks** (R-N.Y.), **Moore** (R-Wis.), and **Neugebauer** (R-Texas).

CFTC COST-BENEFIT ANALYSIS BILL - H.R. 1840

Introduced by Representative Michael **Conaway** (R-Texas). Co-sponsored by Representatives **Boswell** (D-Iowa), **Garrett** (R-N.J.), **Gibson** (R-N.Y.), **Kingston** (R-Ga.), **McHenry** (R-N.C.), **Neugebauer** (R-Texas), **Owens** (D-N.Y.), **Quigley** (D-Ill.), **Ribble** (R-Wis.), and **Stivers** (R-Ohio).

MUNICIPAL ADVISOR BILL - H.R. 2827

Introduced by Representative Robert **Dold** (R-Ill.). Co-sponsored by Representatives **Amodei** (R-Nev.), **Biggert** (R-Ill.), **Boren** (D-Okla.), **Cole** (R-Okla.), **Ellmers** (R-N.C.), **Emerson** (R-Mo.), **Gibson** (R-N.Y.), **Gosar** (R-Ariz.), **Granger** (R-Texas), **Grimm** (R-N.Y.), **Hanabusa** (D-Hawaii), **Hanna** (R-N.Y.), **Hayworth** (R-N.Y.), **Hirono** (D-Hawaii), **Holt** (D-N.J.), **Huizenga**

(R-Mich.), **Hultgren** (R-Ill.), **Jenkins** (R-Kan.), **Lance** (R-N.J.), **Latta** (R-Ohio), **Lucas** (R-Okla.), **Matheson** (D-Utah), **McCotter** (R-Mich.), **Miller**, Gary (R-Calif.), **Moore** (D-Wis.), **Neugebauer** (R-Texas), **Noem** (R-S.D.), **Owens** (D-N.Y.), **Palazzo** (R-Miss.), **Quayle** (R-Ariz.), **Ribble** (R-Wis.), **Ross** (D-Ark.), **Schweikert** (R-Ariz.), **Sherman** (D-Calif.), **Stivers** (R-Ohio), **Walsh** (R-Ill.), **Wilson** (R-S.C.), **Womack** (R-Ark.), and **Yoder** (R-Kan.).

SENATE BILLS

RESPONSIBLE CONSUMER FINANCIAL PROTECTION REGULATIONS ACT - S. 737

Introduced by Senator Jerry **Moran** (R-Kan.). Co-sponsored by Senators **Ayotte** (R-N.H.), **Blunt** (R-Mo.), **Boozman** (R-Ariz.), **Chambliss** (R-Ga.), **Collins** (R-Maine), **Crapo** (R-Idaho), **Inhofe** (R-Okla.), **Isakson** (R-Ga.), **Kirk** (R-Ill.), **Roberts** (R-Kan.), and **Thune** (R-S.D.).

REINS ACT - S. 299

Introduced by Senator Rand **Paul** (R-Ky.) Co-sponsored by Senators **Ayotte** (R-N.H.), **Blunt** (R-Mo.), **Boozman** (R-Ark.), **Chambliss** (R-Ga.), **Coburn** (R-Okla.), **Cornyn** (R-Texas), **Crapo** (R-Idaho), **DeMint** (R-S.C.), **Ensign** (R-Nev.), **Grassley** (R-Iowa), **Hatch** (R-Utah), **Heller** (R-Nev.), **Hutchison** (R-Texas), **Inhofe** (R-Okla.), **Isakson** (R-Ga.), **Johanns** (R-Neb.), **Johnson** (R-Wis.), **Lee** (R-Utah), **Manchin** (D-W.Va.), **McCain** (R-Ariz.), **Moran** (R-Kan.), **Portman** (R-Ohio), **Rubio** (R-Fla.), **Sessions** (R-Ala.), **Snowe** (R-Maine), **Thune** (R-S.D.), **Toomey** (R-Pa.), **Vitter** (R-La.), and **Wicker** (R-Miss.).

LEGISLATION TO REPEAL DODD-FRANK – S. 712 and S. 746

S.712 introduced by Senator Jim **DeMint** (R-S.C.). Co-sponsored by Senators **Alexander** (R-Tenn.), **Blunt** (R-Mo.), **Boozman** (R-Ark.), **Chambliss** (R-Ga.), **Coburn** (R-Okla.), **Corker** (R-Tenn.), **Cornyn** (R-Texas), **Crapo** (R-Idaho), **Ensign** (R-Nev.), **Graham** (R-S.C.), **Heller** (R-Nev.), **Hutchison** (R-Texas),

Inhofe (R-Okla.), **Isakson** (R-Ga.), **Johanns** (R-Neb.), **Johnson** (R-Wis.), **Kyl** (R-Ariz.), **Lee** (R-Utah), **McConnell** (R-Ky.), **Moran** (R-Kan.), **Paul** (R-Ky.), **Risch** (R-Idaho), **Sessions** (R-Ala.), **Shelby** (R-Ala.), **Thune** (R-S.D.), **Toomey** (R-Pa.), **Vitter** (R-La.), and **Wicker** (R-Miss.).

S. 746 [i](#)ntroduced by Senator Richard **Shelby** (R-Ala.).
Co-sponsored by Senators **Alexander** (R-Tenn.), **Blunt** (R-Mo.), **Coburn** (R-Okla.), **Corker** (R-Tenn.), **Cornyn** (R-Texas), **Crapo** (R-Idaho), **DeMint** (R-S.C.), **Ensign** (R-Nev.), **Hutchison** (R-Texas), **Inhofe** (R-Okla.), **Isakson** (R-Ga.), **Johanns** (R-Neb.), **Johnson** (R-Wis.), **Kirk** (R-Ill.), **Kyl** (R-Ariz.), **Lee** (R-Utah), **McConnell** (R-Ky.), **Moran** (R-Kan.), **Paul** (R-Ky.), **Risch** (R-Idaho), **Sessions** (R-Ala.), **Thune** (R-S.D.), **Toomey** (R-Pa.), **Vitter** (R-La.), and **Wicker** (R-Miss.).

About AFR

Americans for Financial Reform is a nonpartisan and nonprofit coalition of more than 250 civil rights, consumer, labor, business, investor, faith-based, and civic and community groups. Formed in the wake of the 2008 crisis, we are working to lay the policy foundation for a strong, stable, and ethical financial system – one that serves the economy and the country as a whole.

Through policy analysis, education, and outreach to our members and others, AFR builds public will for its policy goals. A separate project, the AFR Activism Fund, pursues the same objectives through a range of nonpartisan advocacy activities. AFR is a project of The Leadership Conference Education Fund (a 501C3). The AFR Activism Fund is a project of The Leadership Conference on Civil and Human Rights (a 501C4). Neither the Leadership Conference nor the AFR Activism Fund receives tax-deductible contributions.