



**House Committee on Financial Services**

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**About The Committee**

**Jurisdiction**

**The jurisdiction of the Committee on Financial Services is set forth in clause 1 (g) of Rule X of the Rules of the House of Representatives as follows:**

### **RULE X-ORGANIZATION OF COMMITTEES**

#### **Committees and their legislative jurisdictions**

1. There shall be in the House the following standing committees, each of which shall have the jurisdiction and related functions assigned by this clause and clauses 2, 3, and 4. All bills, resolutions, and other matters relating to subjects within the jurisdiction of the standing committees listed in this clause shall be referred to those committees, in accordance with clause 2 of rule XII, as follows:

#### **(g) Committee on Financial Services.**

- (1) Banks and banking, including deposit insurance and Federal monetary policy.
- (2) Economic Stabilization, defense production, renegotiation, and control of the price of commodities, rents, and services.
- (3) Financial aid to commerce and industry (other than transportation).
- (4) Insurance generally.
- (5) International finance.
- (6) International financial and monetary organizations.
- (7) Money and credit, including currency and the issuance of notes and redemption thereof; gold and silver, including the coinage thereof; valuation and revaluation of the dollar.
- (8) Public and private housing.
- (9) Securities and exchanges.
- (10) Urban development.

#### **Jurisdictions of the Subcommittees**

- Subcommittee on Capital Markets, Insurance, Government Sponsored Enterprises
- Subcommittee on Domestic and International Monetary Policy, Trade, and Technology
- Subcommittee on Financial Institutions and Consumer Credit
- Subcommittee on Housing and Community Opportunity
- Subcommittee on Oversight and Investigations

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**About The Committee**

**The jurisdiction of the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises is set forth in clause (a)(1)(A) of Rule 5 of the Rules for the Committee on Financial Services as follows:**

**RULE 5-SUBCOMMITTEES  
Establishment and Responsibilities of Subcommittees**

(a)(1) There shall be 5 subcommittees of the Committee as follows:

**(A) SUBCOMMITTEE ON CAPITAL MARKETS, INSURANCE, AND GOVERNMENT SPONSORED ENTERPRISES.**—The jurisdiction of the Subcommittee on Capital Markets, Insurance, and Government Sponsored Enterprises includes—

- (i) securities, exchanges, and finance;
- (ii) capital markets activities;
- (iii) activities involving futures, forwards, options, and other types of derivative instruments;
- (iv) secondary market organizations for home mortgages including the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, and the Federal Agricultural Mortgage Corporation;
- (v) the Office of Federal Housing Enterprise Oversight;
- (vi) the Federal Home Loan Banks; and
- (vii) insurance generally.



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About The Committee

**The jurisdiction of the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology is set forth in clause (a)(1)(B) of Rule 5 of the Rules for the Committee on Financial Services as follows:**

**RULE 5-SUBCOMMITTEES  
Establishment and Responsibilities of Subcommittees**

(a)(1) There shall be 5 subcommittees of the Committee as follows:

**(B) SUBCOMMITTEE ON DOMESTIC AND INTERNATIONAL MONETARY POLICY, TRADE, AND TECHNOLOGY.**—The jurisdiction of the Subcommittee on Domestic and International Monetary Policy, Trade, and Technology includes—

- (i) financial aid to all sectors and elements within the economy;
- (ii) economic growth and stabilization;
- (iii) defense production matters as contained in the Defense Production Act of 1950, as amended;
- (iv) domestic monetary policy, and agencies which directly or indirectly affect domestic monetary policy, including the effect of such policy and other financial actions on interest rates, the allocation of credit, and the structure and functioning of domestic financial institutions;
- (v) coins, coinage, currency, and medals, including commemorative coins and medals, proof and mint sets and other special coins, the Coinage Act of 1965, gold and silver, including the coinage thereof (but not the par value of gold), gold medals, counterfeiting, currency denominations and design, the distribution of coins, and the operations of the Bureau of the Mint and the Bureau of Engraving and Printing;
- (vi) development of new or alternative forms of currency;
- (vii) multilateral development lending institutions, including activities of the National Advisory Council on International Monetary and Financial Policies as related thereto, and monetary and financial developments as they relate to the activities and objectives of such institutions;
- (viii) international trade, including but not limited to the activities of the Export-Import Bank;
- (ix) the International Monetary Fund, its permanent and temporary agencies, and all matters related thereto; and
- (x) international investment policies, both as they relate to United States investments for trade purposes by citizens of the United States and investments made by all foreign entities in the United States.



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About The Committee

**The jurisdiction of the Subcommittee on Financial Institutions and Consumer Credit is set forth in clause (a)(1)(C) of Rule 5 of the Rules for the Committee on Financial Services as follows:**

**RULE 5-SUBCOMMITTEES  
Establishment and Responsibilities of Subcommittees**

(a)(1) There shall be 5 subcommittees of the Committee as follows:

**(C) SUBCOMMITTEE ON FINANCIAL INSTITUTIONS AND CONSUMER CREDIT.**—The jurisdiction of the Subcommittee on Financial Institutions and Consumer Credit includes—

- (i) all agencies, including the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, the Board of Governors of the Federal Reserve System and the Federal Reserve System, the Office of Thrift Supervision, and the National Credit Union Administration, which directly or indirectly exercise supervisory or regulatory authority in connection with, or provide deposit insurance for, financial institutions, and the establishment of interest rate ceilings on deposits;
- (ii) the chartering, branching, merger, acquisition, consolidation, or conversion of financial institutions;
- (iii) consumer credit, including the provision of consumer credit by insurance companies, and further including those matters in the Consumer Credit Protection Act dealing with truth in lending, extortionate credit transactions, restrictions on garnishments, fair credit reporting and the use of credit information by credit bureaus and credit providers, equal credit opportunity, debt collection practices, and electronic funds transfers;
- (iv) creditor remedies and debtor defenses, Federal aspects of the Uniform Consumer Credit Code, credit and debit cards, and the preemption of State usury laws;
- (v) consumer access to financial services, including the Home Mortgage Disclosure Act and the Community Reinvestment Act;
- (vi) the terms and rules of disclosure of financial services, including the advertisement, promotion and pricing of financial services, and availability of government check cashing services;
- (vii) deposit insurance; and
- (viii) consumer access to savings accounts and checking accounts in financial institutions, including lifeline banking and other consumer accounts.



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**About The Committee**

**The jurisdiction of the Subcommittee on Housing and Community Opportunity is set forth in clause (a)(1)(D) of Rule 5 of the Rules for the Committee on Financial Services as follows:**

**RULE 5-SUBCOMMITTEES  
Establishment and Responsibilities of Subcommittees**

(a)(1) There shall be 5 subcommittees of the Committee as follows:

**(D) SUBCOMMITTEE ON HOUSING AND COMMUNITY OPPORTUNITY.**—The jurisdiction of the Subcommittee on Housing and Community Opportunity includes—

- (i) housing (except programs administered by the Department of Veterans Affairs), including mortgage and loan insurance pursuant to the National Housing Act; rural housing; housing and homeless assistance programs; all activities of the Government National Mortgage Association; private mortgage insurance; housing construction and design and safety standards; housing-related energy conservation; housing research and demonstration programs; financial and technical assistance for nonprofit housing sponsors; housing counseling and technical assistance; regulation of the housing industry (including landlord/tenant relations); and real estate lending including regulation of settlement procedures;
- (ii) community development and community and neighborhood planning, training and research; national urban growth policies; urban/rural research and technologies; and regulation of interstate land sales;
- (iii) government sponsored insurance programs, including those offering protection against crime, fire, flood (and related land use controls), earthquake and other natural hazards; and
- (iv) the qualifications for and designation of Empowerment Zones and Enterprise Communities (other than matters relating to tax benefits).



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**About The Committee**

**The jurisdiction of the Subcommittee on Oversight and Investigations is set forth in clause (a)(1)(E) of Rule 5 of the Rules for the Committee on Financial Services as follows:**

**RULE 5-SUBCOMMITTEES  
Establishment and Responsibilities of Subcommittees**

(a)(1) There shall be 5 subcommittees of the Committee as follows:

**(F) SUBCOMMITTEE ON OVERSIGHT AND INVESTIGATIONS.**—The jurisdiction of the Subcommittee on Oversight and Investigations includes—

- (i) the oversight of all agencies, departments, programs, and matters within the jurisdiction of the Committee, including the development of recommendations with regard to the necessity or desirability of enacting, changing, or repealing any legislation within the jurisdiction of the Committee, and for conducting investigations within such jurisdiction; and
- (ii) research and analysis regarding matters within the jurisdiction of the Committee, including the impact or probable impact of tax policies affecting matters within the jurisdiction of the Committee.



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