



TITLE XII: IMPROVING ACCESS TO MAINSTREAM FINANCIAL INSTITUTIONS

- Authorizes the Secretary of the Treasury to establish a multiyear program of grants and agreements designed to expand access to mainstream financial institutions
- Authorizes the Secretary of the Treasury to establish multiyear demonstration programs to provide low-cost small loans to consumers as alternatives to payday loans, and
- Authorizes grants to community development financial institutions to enable these institutions to establish reserve funds to operate small dollar loan programs

Rulemakings

Department of the Treasury	
No date given	Bill Section
Secretary authorized to promulgate regulations to implement and administer grant programs and undertakings to (i) expand access to mainstream financial institutions; (ii) establish demonstration programs to provide alternatives to payday loans; and (iii) create reserve funds to allow community development financial institutions to operate small dollar loan programs.	§1209



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