

**Explanation of Changes Reflected in the Chairman’s
Amendment in the Nature of a Substitute to
H.R. 8873, *Recover COVID Unemployment Fraud in Banks Act***

May 20, 2026

The Chairman’s amendment in the nature of a substitute includes the following changes to H.R. 8873 as noticed:

1. On page 5, line 8: insert “financial” before “institutions”
2. On page 6, line 23: Strike “assistance” and replace with “Pandemic Unemployment Assistance”