

NASCUS LEGISLATURE MONITORING REPORT

| State | Bill # | Summary | Pending | Status |
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| CO | <u>SB079</u> | Colorado Vending of Digital Assets Act | In Senate Judiciary Committee | <i>[Hearing: Feb 19 @ 1:30 pm in Old Supreme Court]</i> 2025-01-23 / Introduced Introduced In Senate - Assigned to Judiciary |
| CO | <u>SB080</u> | Allow Credit Union to Purchase Bank Assets | In Senate Finance Committee | <i>[Hearing: Feb 18 @ 2:00 pm in SCR 357]</i> 2025-01-23 / Introduced Introduced In Senate - Assigned to Finance |
| CT | <u>HB05990</u> | An Act Concerning Interchange Fees On Electronic Payment Transactions. | In Joint Finance, Revenue and Bonding Committee | 2025-01-22 / Introduced Referred to Joint Committee on Finance, Revenue and Bonding |
| CT | <u>HB06460</u> | An Act Concerning Interchange Fees On Electronic Payment Transactions. | In Joint Finance, Revenue and Bonding Committee | 2025-01-24 / Introduced Referred to Joint Committee on Finance, Revenue and Bonding |

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| CT | <u>SB01255</u> | An Act Concerning The Community Bank And Community Credit Union Investment Program Established By The State Treasurer. | In Joint Banking Committee | [Hearing: Feb 13 Banking Public Hearing] 2025-02-07 / Introduced Public Hearing 02/13 |
| CT | <u>SB01256</u> | An Act Concerning The Organization, Administration And Receivership Of Certain Financial Institutions. | In Joint Banking Committee | [Hearing: Feb 13 Banking Public Hearing] 2025-02-07 / Introduced Public Hearing 02/13 |
| CT | <u>SB01257</u> | An Act Concerning Consumer Credit And Commercial Financing. | In Joint Banking Committee | [Hearing: Feb 13 Banking Public Hearing] 2025-02-07 / Introduced Public Hearing 02/13 |
| GA | <u>HB15</u> | Banking and finance; update terminology; provisions | N/A | 2025-02-12 / Engrossed House Passed/Adopted |
| GA | <u>SB118</u> | State Accounting Office; any payroll system utilized by the state allows for credit union deductions; require | In Senate Rules Committee | 2025-02-10 / Introduced Senate Read and Referred |
| ID | <u>H0181</u> | Amends existing law to provide that a credit union shall deliver articles of incorporation to the Secretary of State. | In House Business Committee | 2025-02-11 / Introduced Reported Printed and Referred to Business |

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| ID | <u>S1103</u> | Amends existing law to provide for state or federal credit unions to be designated as state depositories. | In Senate Judiciary and Rules Committee | 2025-02-12 / Introduced Introduced; read first time; referred to JR for Printing |
| IL | <u>HB2785</u> | Amends the Illinois Credit Union Act. Authorizes a credit union to furnish information to any person on a list submitted and periodically updated by a member who is an elderly person or person with a disability or to specified other persons, if there is suspicion by the credit union that the member has been or may become a victim of financial exploitation. Provides that the board of directors of a credit union with a composite rating of either 1 or 2 under the Uniform Financial Institutions Rating System known as the CAMELS supervisory rating system and a management rating under such composite rating of either 1 or 2 may meet not less than 4 (instead of 6) times annually. Provides that the supervisory committee of a credit union with assets of less than \$10,000,000 may, at its option, engage (instead of a credit union with assets of \$5,000,000 or more, but less than \$10,000,000 shall engage) a licensed certified public accountant or licensed certified public accounting firm to perform specified auditing and other services. Permits the merger of credit unions, without meeting certain voting and notice requirements, where supervisory concerns exist and upon agreement of the boards of directors of the merging and continuing credit unions, as confirmed by a majority vote of the directors present at a | In House Rules Committee | 2025-02-06 / Introduced Referred to Rules Committee |

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| | | meeting of each board at which a quorum is present. Makes other changes. | | |
| IL | <u>HB3560</u> | Creates the Public Banking Option Act. Establishes the Illinois Bank Account Board under the Department of Financial and Professional Regulation for the purpose of protecting consumers who lack access to traditional banking services from predatory, discriminatory, and costly alternatives. Sets forth provisions concerning the actions required by the Board to create the Illinois Bank Account Program, including establishing a process by which an individual may open an Illinois Bank Account, which shall be designed to maximize Program participation; the mechanisms by which an account holder may deposit funds into an Illinois Bank Account for no fee; a process through which an account holder may elect to have a portion, up to the entirety, of the account holder's paycheck or earnings due for labor or services performed directly deposited by electronic fund transfer into the account holder's Illinois Bank Account; a process through which employers and hiring entities shall be required to remit through a payroll direct deposit arrangement each worker's elected payroll contribution to the worker's Illinois Bank Account in accordance with the worker's election; and mechanisms by which an account holder can withdraw funds from an Illinois Bank Account using an Illinois Bank Account debit card for no fee; a process, available to all account holders for no fee, through which an account holder may arrange | N/A | 2025-02-07 / Introduced Filed with the Clerk by Rep. Kevin John Olickal |

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| | | <p>for payment to a registered payee using a preauthorized electronic fund transfer from an Illinois Bank Account; a process and terms and conditions for becoming a registered payee; voluntary automatic disbursement rules to assist an account holder in managing automated payments to registered payees based on the availability of funds in the account holder's account; and other specified actions. Establishes duties concerning the Program for employers with more than 25 employees, hiring entities with more than 25 independent contractors performing the same or similar labor or service, and landlords or a landlord's agent. Grants the Department rulemaking authority to implement the provisions of the Act. Effective immediately.</p> | | |
| IL | <u>SB1512</u> | <p>Creates the Consumer Financial Protection Law. Creates the Financial Protection Fund. Sets forth provisions concerning findings and purpose, exemptions, administration of the provisions, funds, supervision, registration requirements, consumer protection, cybersecurity, anti-fraud and anti-money laundering, enforcement, procedures, and rulemaking. Defines terms. Makes conforming changes in the Freedom of Information Act and the State Finance Act. Changes the name of the Financial Institutions Code to the Financial Institutions Act. Sets forth additional powers and duties of the Division of Financial Institutions. Sets forth provisions concerning court orders, penalty of perjury, character and fitness of licensees, and consent orders and</p> | In Senate Assignments Committee | 2025-02-04 / Introduced Referred to Assignments |

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| | | <p>settlement agreements. Removes specified provisions. Defines terms. Makes other changes. Makes a conforming change in the Collection Agency Act. Amends the Currency Exchange Act, the Sales Finance Agency Act, the Debt Management Service Act, the Consumer Installment Loan Act, and the Debt Settlement Consumer Protection Act. Changes application, license, and examination fees. Effective January 1, 2026.</p> | | |
| IL | <u>SB1777</u> | <p>Amends the Illinois Banking Act. In provisions concerning customer financial records and confidentiality, provides that the language does not prohibit the furnishing of financial information to the executor, executrix, administrator, or other lawful representative of the estate of a customer. Amends the Savings Bank Act and the Illinois Credit Union Act to make the same changes. Amends the Illinois Credit Union Act. Amends the Illinois Trust and Payable on Death Accounts Act. Provides that any holder of an account may elect a per stirpes distribution option to the descendants of a natural person beneficiary if the beneficiary predeceases the last surviving holder of the account. Makes other changes. Amends the Financial Institutions Electronic Documents and Digital Signature Act. In provisions concerning electronic notices, provides that consent to electronic transactions given by the customer under the federal Electronic Signatures in Global and National Commerce Act satisfies applicable consent requirements. Amends the Probate Act of</p> | In Senate Assignments Committee | 2025-02-06 / Introduced Referred to Assignments |

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| | | <p>1975. Provides that any person doing business or performing transactions on behalf of or at the direction of an executor or administrator with a will annexed is entitled to the presumption that the executor or administrator is lawfully authorized to conduct the business or perform the transaction as long as the person verifies that the letters testamentary or administration was issued by the court solely to the executor or administrator. Provides that if the letters testamentary or administration with the will annexed provide for co-executors or co-administrators, the person is entitled to the presumption only when the business or transaction is performed on behalf or at the direction of all listed executors or administrators in the letters. Provides that any person, corporation, or financial institution that conducts business or performs transactions on behalf of or at the direction of an executor or administrator with the will annexed is fully protected and released from liability if the person bases the presumption on the verification of the letters testamentary or administration with the will annexed.</p> | | |
| IL | <u>SB1994</u> | <p>Amends the Illinois Credit Union Act. Authorizes a credit union to furnish information to any person on a list submitted and periodically updated by a member who is an elderly person or person with a disability or to specified other persons, if there is suspicion by the credit union that the member has been or may become a victim of financial exploitation. Provides that the board of directors of a credit</p> | In Senate Assignments Committee | 2025-02-06 / Introduced Referred to Assignments |

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| | | <p>union with a composite rating of either 1 or 2 under the Uniform Financial Institutions Rating System known as the CAMELS supervisory rating system and a management rating under such composite rating of either 1 or 2 may meet not less than 4 (instead of 6) times annually. Provides that the supervisory committee of a credit union with assets of less than \$10,000,000 may, at its option, engage (instead of a credit union with assets of \$5,000,000 or more, but less than \$10,000,000 shall engage) a licensed certified public accountant or licensed certified public accounting firm to perform specified auditing and other services. Permits the merger of credit unions, without meeting certain voting and notice requirements, where supervisory concerns exist and upon agreement of the boards of directors of the merging and continuing credit unions, as confirmed by a majority vote of the directors present at a meeting of each board at which a quorum is present. Makes other changes.</p> | | |
| KS | <u>SB16</u> | <p>Prohibiting discrimination by financial services companies on the basis of social credit score and requiring registered investment advisers to obtain written consent from clients prior to investing client moneys in mutual funds, equity funds, companies and financial institutions that engage in ideological boycotts.</p> | <p>In Senate Financial Institutions and Insurance Committee</p> | <p>2025-01-21 / Introduced Senate Referred to Committee on Financial Institutions and Insurance</p> |

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| KS | <u>SB77</u> | Requiring state agencies to provide notice of revocation of administrative rules and regulations to the public and removing abolished and inactive state agencies from the agency review requirement. | In Senate Government Efficiency Committee | 2025-02-05 / Introduced Senate Hearing: Wednesday, February 5, 2025, 9:30 AM Room 144-S |
| ME | <u>LD314</u> | An Act to Establish Consumer Protections Regarding Small Dollar Loans | In Joint Health Coverage, Insurance and Financial Services Committee | 2025-01-30 / Introduced The Bill was REFERRED to the Committee on HEALTH COVERAGE, INSURANCE AND FINANCIAL SERVICES pursuant to Joint Rule 308.2 and ordered printed pursuant to Joint Rule 401. |
| ME | <u>LD142</u> | An Act to Prohibit Financial Institutions from Charging Multiple Fees for Attempted Withdrawals Involving Insufficient Funds | In Joint Health Coverage, Insurance and Financial Services Committee | 2025-02-12 / Introduced Voted: Divided Report |
| MD | <u>HB761</u> | Maryland Uniform Disposition of Abandoned Property Act - Revisions | In House Health and Government Operations Committee | [Hearing: Mar 4 @ 1:00 pm House Health and Government Operations Hearing] 2025-02-04 / Introduced Hearing 3/04 at 1:00 p.m. |
| MN | <u>SF851</u> | The Stop Environmental Social Governance (ESG) and Social Credit Score Discrimination Act | In Senate State and Local Government Committee | 2025-01-30 / Introduced Referred to State and Local Government |

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| MS | <u>SB2421</u> | Public funds depositories; authorize certain credit unions to qualify as. | N/A | 2025-02-04 / Failed Died In Committee |
| MO | <u>HB51</u> | Establishes standards in regards to the tracking of gun purchases by financial institutions | In House General Laws Committee | 2025-01-16 / Introduced Referred: General Laws(H) |
| MO | <u>SB97</u> | Modifies various provisions relating to banks and trust companies | N/A | 2025-02-17 / Introduced Formal Calendar S Bills for Perfection |
| MO | <u>SB99</u> | Creates new provisions to prevent fraudulent activity on bank accounts | N/A | 2025-02-11 / Introduced SCS Voted Do Pass S Insurance and Banking Committee (0687S.02C) |
| MT | <u>HB434</u> | Revise banking laws relating to interactive teller machines | In House Business & Labor Committee | [Hearing: Feb 17 @ 8:00 am in Room 172] 2025-02-10 / Introduced (H) Hearing (H) Business and Labor |
| NH | <u>SB25</u> | Allowing credit union members to pay members of the board of directors for their services as a board member. | N/A | 2025-01-30 / Introduced Ought to Pass: Motion Adopted, Voice Vote; OT3rdg; 01/30/2025; Senate Journal 4 |
| NJ | <u>A4893</u> | Requires financial institutions to allow mortgagors to make biweekly and semi- | N/A | 2024-12-19 / Introduced Substituted by S3525 (2R) |

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| | | monthly payments and payments to mortgage principal. | | |
| NJ | <u>S1164</u> | Exempts certain credit unions from sales and use tax. | In Senate Commerce Committee | 2024-01-09 / Introduced Introduced in the Senate, Referred to Senate Commerce Committee |
| NJ | <u>S1376</u> | Prohibits financial institutions from penalizing individuals for exercise of free speech. | In Senate Commerce Committee | 2024-01-09 / Introduced Introduced in the Senate, Referred to Senate Commerce Committee |
| NJ | <u>S1767</u> | Requires depository institutions to provide paper account statements to elder adults. | In Senate Commerce Committee | 2024-01-09 / Introduced Introduced in the Senate, Referred to Senate Commerce Committee |
| NJ | <u>S3525</u> | Requires financial institutions to allow mortgagors to make biweekly and semi-monthly payments and payments to mortgage principal. | N/A | 2025-01-14 / Engrossed Received in the Senate, 2nd Reading on Concurrence |
| NM | <u>SB36</u> | Sensitive Personal Information Nondisclosure | In Senate Judiciary Committee | 2025-02-07 / Introduced STBTC: Reported by committee with Do Pass recommendation with amendment(s) |

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| NY | <u>A01605</u> | Establishes the savings bank, savings and loan association or credit union municipal deposit program. | In Assembly Banks Committee | 2025-01-10 / Introduced referred to banks |
| NY | <u>A03539</u> | Establishes the savings bank, savings and loan association or credit union municipal deposit program; defines terms; provides that a credit union accepting deposits of public money is subject to certain limitations and shall pledge assets or furnish other security satisfactory in form and amount to the depositor, for the repayment of monies held in the name of such depositor, when required to be secured by applicable law, decree, or regulation. | In Assembly Banks Committee | 2025-01-28 / Introduced referred to banks |
| NY | <u>A04806</u> | Relates to the reporting of suspected financial exploitation; requires the superintendent of the department of financial services to develop guidelines relating to reporting suspected financial exploitation; provides that a third party who reports suspected financial abuse shall have immunity from any civil or criminal liability as a result. | In Assembly Banks Committee | 2025-02-06 / Introduced referred to banks |
| NY | <u>A04811</u> | Establishes a credit union deposit program for the state to deposit a portion of funds under its control into credit unions. | In Assembly Banks Committee | 2025-02-06 / Introduced referred to banks |

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| NY | <u>S03066</u> | Allows credit unions, savings banks, savings and loan associations and federal savings associations to accept and secure deposits from municipal corporations. | In Senate Banks Committee | 2025-01-23 / Introduced REFERRED TO BANKS |
| NY | <u>S03925</u> | Prohibits foreign banking corporations from issuing payday loans; defines payday loans as any transaction in which a short-term cash advance is made to a consumer in exchange for: a consumer's personal check or share draft, in the amount of an advance plus a fee, where presentment or negotiation of such check or share draft is deferred by agreement of the parties until a designated future date; or a consumer's authorization to debit the consumer's transaction account, in the amount of the advance plus a fee, where such account will be debited on or after a designated future date. | In Senate Banks Committee | 2025-01-30 / Introduced REFERRED TO BANKS |
| NY | <u>S03962</u> | Establishes the savings bank, savings and loan association or credit union municipal deposit program; defines terms; provides that a credit union accepting deposits of public money is subject to certain limitations and shall pledge assets or furnish other security satisfactory in form and amount to the depositor, for the repayment of monies held in the name of such depositor, when required to be secured by applicable law, decree, or regulation. | In Senate Banks Committee | 2025-01-31 / Introduced REFERRED TO BANKS |

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| NY | <u>S04156</u> | Relates to establishing the state of New York public bank to use the state's depository assets to generate additional benefit for the people and the economy of the state. | In Senate Finance Committee | 2025-02-03 / Introduced REFERRED TO FINANCE |
| ND | <u>HB1127</u> | The department of financial institutions, financial institutions, response to department requests, renewal of licenses, orders to cease and desist, issuance of licenses, revocation of licenses, and exemptions from licenses. | N/A | 2025-02-12 / Introduced Reported back amended, do pass, amendment placed on calendar 13 0 1 |
| OK | <u>HB1228</u> | Unfair business practices; banks; trust companies; credit unions; businesses entities; civil penalties; emergency. | In House Rules Committee | 2025-02-04 / Introduced Second Reading referred to Rules |
| OK | <u>HB2745</u> | Revenue and taxation; banking privilege tax; deductions; effective date. | In House Appropriations and Budget Committee | 2025-02-04 / Introduced Second Reading referred to Appropriations and Budget |
| OK | <u>SB791</u> | Banks and trusts companies; prohibiting certain institutions from providing certain information to certain agents; establishing penalties. Effective date. Emergency. | In Senate Business and Insurance Committee | [Hearing: Feb 13 @ 9:30 am in Room 535] 2025-02-04 / Introduced Second Reading referred to Business and Insurance |

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| OR | <u>HB2971</u> | Relating to financial institutions. | In House Commerce and Consumer Protection Committee | 2025-01-17 / Introduced Referred to Commerce and Consumer Protection. |
| OR | <u>HB3370</u> | Relating to financial institutions. | In House Commerce and Consumer Protection Committee | [Hearing: Feb 13 @ 1:00 pm in HR F] 2025-02-13 / Introduced Work Session cancelled. |
| OR | <u>SB781</u> | Relating to the acquisition of bank assets by a credit union. | In Senate Finance and Revenue Committee | 2025-01-17 / Introduced Referred to Finance and Revenue. |
| PA | <u>SB119</u> | Providing for community reinvestment, for community reinvestment by banks and for community reinvestment by nonbank entities. | In Senate Banking & Insurance Committee | 2025-01-22 / Introduced Referred to BANKING AND INSURANCE |
| SC | <u>H3221</u> | Local entity secured deposits | In House Labor, Commerce and Industry Committee | 2025-01-28 / Introduced Member(s) request name added as sponsor: Bauer |
| SC | <u>S0060</u> | Local entity secured deposits | In Senate Finance Committee | 2025-01-14 / Introduced Referred to Committee on Finance |

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| TN | <u>HB0145</u> | AN ACT to amend Tennessee Code Annotated, Title 1; Title 4; Title 7; Title 45 and Title 49, relative to legal status to be present in the United States. | N/A | 2025-01-28 / Introduced Assigned to s/c Banking & Consumer Affairs Subcommittee |
| TN | <u>HB1011</u> | AN ACT to amend Tennessee Code Annotated, Title 45 and Title 47, Chapter 18, relative to online payment systems. | N/A | 2025-02-11 / Introduced Assigned to s/c Banking & Consumer Affairs Subcommittee |
| TN | <u>HB1039</u> | AN ACT to amend Tennessee Code Annotated, Title 47, Chapter 10, Part 1 and Title 66, Chapter 24, Part 2, relative to electronic recordings. | In House Cities & Counties Subcommittee | <i>[Hearing: Feb 19 @ 3:00 pm in House Hearing Room II]</i> 2025-02-12 / Introduced Placed on s/c cal Cities & Counties Subcommittee for 2/19/2025 |
| TN | <u>SB0302</u> | AN ACT to amend Tennessee Code Annotated, Title 45; Title 47; Title 56 and Title 65, relative to consumer protection. | In Senate Commerce and Labor Committee | 2025-02-12 / Introduced Passed on Second Consideration, refer to Senate Commerce and Labor Committee |
| TX | <u>SB949</u> | Relating to prohibitions on deceptive and unfair practices related to financial institutions discriminating in the provision of financial services to consumers and other persons. | N/A | 2025-01-28 / Introduced Filed |

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| UT | <u>HB0230</u> | Blockchain and Digital Innovation Amendments | In Senate Rules Committee | 2025-02-07 / Engrossed Senate/ 1st reading (Introduced) in Senate Rules Committee |
| VT | <u>H0208</u> | An act relating to consumer data privacy and online surveillance | In House Commerce and Economic Development Committee | 2025-02-12 / Introduced Read first time and referred to the Committee on Commerce and Economic Development |
| VA | <u>SB1252</u> | Financial institutions; loans and legal rate of interest. | N/A | [Hearing: Feb 13 in House Committee Room A - 008] 2025-02-11 / Engrossed Subcommittee recommends reporting with amendment(s) (4-Y 3-N) |
| WA | <u>HB1268</u> | Concerning virtual currency transaction kiosks. | In House Consumer Protection & Business Committee | [Hearing: Feb 14 @ 8:00 am in House Committee on Consumer Protection & Business] 2025-02-14 / Introduced Scheduled for executive session in the House Committee on Consumer Protection & Business at 8:00 AM |
| WA | <u>HB1506</u> | Imposing a business and occupation tax on state-chartered credit unions that merge with a commercial bank. | In House Finance Committee | [Hearing: Feb 18 @ 8:00 am in House Committee on Finance] 2025-02-18 / Introduced |

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| | | | | Scheduled for public hearing in the House Committee on Finance at 8:00 AM |
| WV | <u>HB2162</u> | Relating to removing the tax exemption for credit unions. | In House Finance Committee | 2025-02-12 / Introduced To House Finance |
| WV | <u>SB39</u> | Uniform Special Deposits Act | In Senate Banking and Insurance Committee | 2025-02-12 / Introduced To Banking and Insurance |
| WY | <u>SF0143</u> | Public monies-deposits in credit unions. | In Joint Minerals, Business & Economic Development Committee | 2025-02-11 / Engrossed Introduced and Referred to H09 - Minerals |
| US | <u>HB147</u> | FinCEN Oversight and Accountability Act of 2025 | In House Financial Services Committee | 2025-01-03 / Introduced Referred to the House Committee on Financial Services. |
| US | <u>HB507</u> | Veterans Member Business Loan Act | In House Financial Services Committee | 2025-01-16 / Introduced Referred to the House Committee on Financial Services. |
| US | <u>HB533</u> | Bank Privacy Reform Act | In House Financial Services Committee | 2025-01-16 / Introduced Referred to the House Committee on Financial Services. |

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| US | <u>HB643</u> | To eliminate the Federal Insurance Office of the Department of the Treasury, and for other purposes. | In House Financial Services Committee | 2025-01-23 / Introduced Referred to the House Committee on Financial Services. |
| US | <u>HB654</u> | To change the Bureau of Consumer Financial Protection into an independent agency named the Consumer Financial Empowerment Agency, to transition the Agency to the regular appropriations process, and for other purposes. | In House Financial Services Committee | 2025-01-23 / Introduced Referred to the House Committee on Financial Services. |
| US | <u>HB736</u> | Protect Small Businesses from Excessive Paperwork Act of 2025 | In Senate Banking, Housing, And Urban Affairs Committee | 2025-02-11 / Engrossed Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
| US | <u>HB814</u> | To amend the Consumer Financial Protection Act of 2010 to limit to \$0 the amount that the Director of the Bureau of Consumer Financial Protection may request to fund the activities of the Bureau. | In House Financial Services Committee | 2025-01-28 / Introduced Referred to the House Committee on Financial Services. |
| US | <u>HB827</u> | To ensure the availability and affordability of homeowners' insurance coverage for catastrophic events. | In House Financial Services Committee | 2025-01-28 / Introduced Referred to the House Committee on Financial Services. |

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| US | <u>HB940</u> | To amend the Federal Financial Institutions Examination Council Act of 1978 to improve the examination of depository institutions, and for other purposes. | In House Financial Services Committee | 2025-02-04 / Introduced Referred to the House Committee on Financial Services. |
| US | <u>HB941</u> | To amend the Equal Credit Opportunity Act to provide for an effective date and a temporary safe harbor for compliance with certain small business lending data collection rules, and for other purposes. | In House Financial Services Committee | 2025-02-04 / Introduced Referred to the House Committee on Financial Services. |
| US | <u>HB975</u> | Credit Union Board Modernization Act | In Senate Banking, Housing, And Urban Affairs Committee | 2025-02-11 / Engrossed Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
| US | <u>HB976</u> | To repeal the small business loan data collection requirements under the Equal Credit Opportunity Act. | In House Financial Services Committee | 2025-02-04 / Introduced Referred to the House Committee on Financial Services. |
| US | <u>HB987</u> | To amend certain banking laws to prohibit certain financial service providers who deny fair access to financial services from using taxpayer funded discount window lending programs, and for other purposes. | In House Financial Services Committee | 2025-02-05 / Introduced Referred to the House Committee on Financial Services. |

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| US | <u>HB1224</u> | To prohibit the use of a merchant category code that separately identifies firearms merchants or ammunition merchants, and for other purposes. | In House Financial Services Committee | 2025-02-12 / Introduced Referred to the House Committee on Financial Services. |
| US | <u>HB1270</u> | To suspend the production of the penny and nickel, to require the Comptroller General of the United States to carry out a study on pennies and nickels, and for other purposes. | In House Financial Services Committee | 2025-02-12 / Introduced Referred to the House Committee on Financial Services. |
| US | <u>HR111</u> | Expressing support for blockchain technology and digital assets. | In House Energy And Commerce Committee | 2025-02-05 / Introduced Referred to the Committee on Energy and Commerce, and in addition to the Committees on Financial Services, and Agriculture, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned. |
| US | <u>HJR50</u> | Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the National Credit Union Administration relating to "Quality Control Standards for Automated Valuation Models". | In House Financial Services Committee | 2025-02-12 / Introduced Referred to the House Committee on Financial Services. |
| US | <u>HJR51</u> | Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer | In House Financial Services Committee | 2025-02-12 / Introduced Referred to the House Committee on Financial Services. |

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| | | Financial Protection relating to "Quality Control Standards for Automated Valuation Models". | | |
| US | <u>HJR55</u> | Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Financial Crimes Enforcement Network relating to "Anti-Money Laundering Regulations for Residential Real Estate Transfers". | In House Financial Services Committee | 2025-02-12 / Introduced Referred to the House Committee on Financial Services. |
| US | <u>HJR56</u> | Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Financial Crimes Enforcement Network relating to "Anti-Money Laundering/Countering the Financing of Terrorism Program and Suspicious Activity Report Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers". | In House Financial Services Committee | 2025-02-12 / Introduced Referred to the House Committee on Financial Services. |
| US | <u>SB100</u> | Repealing Big Brother Overreach Act | In Senate Banking, Housing, And Urban Affairs Committee | 2025-01-15 / Introduced Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
| US | <u>SB110</u> | A bill to amend the Federal Credit Union Act to exclude extensions of credit made to veterans from the definition of a member business loan. | In Senate Banking, Housing, And Urban Affairs Committee | 2025-01-16 / Introduced Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |

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| US | <u>SB113</u> | A bill to require the appropriate Federal banking agencies to establish a 3-year phase-in period for de novo financial institutions to comply with Federal capital standards, to provide relief for de novo rural community banks, and for other purposes. | In Senate Banking, Housing, And Urban Affairs Committee | 2025-01-16 / Introduced Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
| US | <u>SB303</u> | A bill to amend the Consumer Financial Protection Act of 2010 to limit to \$0 the amount that the Director of the Bureau of Consumer Financial Protection may request to fund the activities of the Bureau. | In Senate Banking, Housing, And Urban Affairs Committee | 2025-01-29 / Introduced Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
| US | <u>SB381</u> | A bill to amend the Truth in Lending Act to cap credit card interest rates at 10 percent. | In Senate Banking, Housing, And Urban Affairs Committee | 2025-02-04 / Introduced Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
| US | <u>SB394</u> | A bill to provide for the regulation of payment stablecoins, and for other purposes. | In Senate Banking, Housing, And Urban Affairs Committee | 2025-02-04 / Introduced Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
| US | <u>SB401</u> | A bill to amend the Federal Reserve Act to prohibit certain financial service providers who deny fair access to financial services from using taxpayer funded discount window lending programs, and for other purposes. | In Senate Banking, Housing, And Urban Affairs Committee | 2025-02-04 / Introduced Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |

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| US | <u>SB427</u> | A bill to require the Federal financial institutions regulatory agencies to take risk profiles and business models of institutions into account when taking regulatory actions, and for other purposes. | In Senate Banking, Housing, And Urban Affairs Committee | 2025-02-05 / Introduced Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
| US | <u>SB464</u> | A bill to amend the Federal Reserve Act to limit the ability of Federal Reserve banks to issue central bank digital currency. | In Senate Banking, Housing, And Urban Affairs Committee | 2025-02-06 / Introduced Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
| US | <u>SB505</u> | A bill to amend title 31, United States Code, to modify the deadline for filing beneficial ownership information reports for reporting companies formed or registered before January 1, 2024. | In Senate Banking, Housing, And Urban Affairs Committee | 2025-02-11 / Introduced Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
| US | <u>SB522</u> | A bill to amend the Federal Credit Union Act to modify the frequency of board of directors meetings, and for other purposes. | In Senate Banking, Housing, And Urban Affairs Committee | 2025-02-11 / Introduced Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
| US | <u>SB557</u> | A bill to repeal the small business loan data collection requirements under the Equal Credit Opportunity Act. | In Senate Banking, Housing, And Urban Affairs Committee | 2025-02-12 / Introduced Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |

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| US | <u>SJR15</u> | A joint resolution disapproving the rule submitted by the Financial Crimes Enforcement Network relating to "Anti-Money Laundering Regulations for Residential Real Estate Transfers". | In Senate Banking, Housing, And Urban Affairs Committee | 2025-02-05 / Introduced Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. |
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