

NASCUS MONITOR LIST OF FEDERAL LEGISLATION WITH STATUS BEYOND INTRODUCTION

Wednesday, September 3, 2025

ENGROSSED **7**

US **HB1450** **ENGROSSED 2025-07-22**

OFAC Licensure for Investigators Act

2025-07-22

To require the Office of Foreign Assets Control to develop a program under which private sector firms may receive a license to conduct nominal financial transactions in furtherance of the firms' investigations, and for other purposes.

Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/HB1450/2025>

US **HB1549** **ENGROSSED 2025-07-24**

China Financial Threat Mitigation Act of 2025

2025-07-24

To require the Secretary of the Treasury to conduct a study and report on the exposure of the United States to the financial sector of the People's Republic of China, and for other purposes.

Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/HB1549/2025>

US **HB2384** **ENGROSSED 2025-07-22**

Financial Technology Protection Act of 2025

2025-07-22

To establish an Independent Financial Technology Working Group to Combat Terrorism and Illicit Financing, and for other purposes.

Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/HB2384/2025>

US	HB2966	ENGROSSED 2025-06-09	
American Entrepreneurs First Act of 2025			2025-06-09
To require the Administrator of the Small Business Administration to require an applicant for certain loans of the Administration to provide certain citizenship status documentation, and for other purposes.			Received in the Senate and Read twice and referred to the Committee on Small Business and Entrepreneurship.

<https://legiscan.com/US/bill/HB2966/2025>

US	HB736	ENGROSSED 2025-02-11	
Protect Small Businesses from Excessive Paperwork Act of 2025			2025-02-11
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.			Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/HB736/2025>

US	HB975	ENGROSSED 2025-02-11	
Credit Union Board Modernization Act			2025-02-11
To amend the Federal Credit Union Act to modify the frequency of board of directors meetings, and for other purposes.			Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/HB975/2025>

US	SB1467	ENGROSSED 2025-06-17	
Homebuyers Privacy Protection Act			2025-06-17
A bill to amend the Fair Credit Reporting Act to prevent consumer reporting agencies from furnishing consumer reports under certain circumstances, and for other purposes.			Held at the desk.

<https://legiscan.com/US/bill/SB1467/2025>

US	HB2808	ENROLLED 2025-08-25	
Homebuyers Privacy Protection Act			2025-08-25
To amend the Fair Credit Reporting Act to prevent consumer reporting agencies from furnishing consumer reports under certain circumstances, and for other purposes.			Presented to President.
https://legiscan.com/US/bill/HB2808/2025			

INTRODUCED 140

US	HB1224	INTRODUCED 2025-02-12	
Protecting the Second Amendment in Financial Services Act			2025-02-12
To prohibit the use of a merchant category code that separately identifies firearms merchants or ammunition merchants, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB1224/2025>

US	HB1270	INTRODUCED 2025-02-12	
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.			2025-02-12
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.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB1270/2025>

US	HB1430	INTRODUCED 2025-02-18	
No CBDC Act No Central Bank Digital Currency Act			2025-02-18
To amend the Federal Reserve Act to limit the ability of Federal Reserve banks to issue central bank digital currency.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB1430/2025>

US	HB147	INTRODUCED 2025-01-03	
FinCEN Oversight and Accountability Act of 2025			2025-01-03
To make improvements to the Financial Crimes Enforcement Network, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB147/2025>

US	HB1531	INTRODUCED 2025-02-24	
PROTECT Taiwan Act Pressure Regulatory Organizations To End Chinese Threats to Taiwan Act			2025-02-24
To direct certain financial regulators to exclude representatives of the People's Republic of China from certain banking organizations upon notice of certain threats or danger, and for other purposes.			Referred to the Committee on Financial Services, and in addition to the Committee on Foreign Affairs, 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 commi

<https://legiscan.com/US/bill/HB1531/2025>

US	HB1602	INTRODUCED 2025-02-26	
Financial Privacy Act of 2025			2025-03-21
To require the Secretary of the Treasury to provide for greater transparency and protections with regard to Bank Secrecy Act reports, and for other purposes.			Placed on the Union Calendar, Calendar No. 14.

<https://legiscan.com/US/bill/HB1602/2025>

US	HB1603	INTRODUCED 2025-02-26	
Repeal CFPB Act			2025-02-26
To eliminate the Bureau of Consumer Financial Protection.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB1603/2025>

US	HB1606	INTRODUCED 2025-02-26	
Making the CFPB Accountable to Small Businesses Act of 2025			2025-02-26
To impose additional requirements for covered agencies in regulatory flexibility analysis.			Referred to the Committee on the Judiciary, and in addition to the Committees on Small Business, and Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisd

<https://legiscan.com/US/bill/HB1606/2025>

US	HB1791	INTRODUCED 2025-03-03	
Increasing Credit Union Lending for Business Growth Act			2025-03-03
To amend the Federal Credit Union Act to provide more loan flexibility to credit unions, to amend the Federal Home Loan Bank Act to expand homeownership access, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB1791/2025>

US	HB1846	INTRODUCED 2025-03-05	
Federal Reserve Board Abolition Act			2025-03-05
To abolish the Board of Governors of the Federal Reserve System and the Federal reserve banks, to repeal the Federal Reserve Act, and for other purposes.			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HB1846/2025			
US	HB185	INTRODUCED 2025-01-03	
Responsible Legislating Act			2025-03-14
To advance responsible policies.			Referred to the Subcommittee on Livestock, Dairy, and Poultry.
https://legiscan.com/US/bill/HB185/2025			
US	HB1910	INTRODUCED 2025-03-06	
Chief Risk Officer Enforcement and Accountability Act			2025-03-06
To amend the Financial Stability Act of 2010 to require certain large banking institutions to have a Chief Risk Officer, and for other purposes.			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HB1910/2025			
US	HB1919	INTRODUCED 2025-03-06	
Anti-CBDC Surveillance State Act			2025-07-17
To amend the Federal Reserve Act to prohibit the Federal reserve banks from offering certain products or services directly to an individual, to prohibit the use of central bank digital currency for monetary policy, and for other purposes.			Motion to reconsider laid on the table Agreed to without objection.
https://legiscan.com/US/bill/HB1919/2025			

US	HB1944	INTRODUCED 2025-03-06	
10 Percent Credit Card Interest Rate Cap Act			2025-03-06
To amend the Truth in Lending Act to cap credit card interest rates at 10 percent.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB1944/2025>

US	HB2155	INTRODUCED 2025-03-14	
Saving Privacy Act			2025-03-14
To amend the Right to Financial Privacy Act of 1978 to preserve the confidentiality of certain records, and for other purposes.			Referred to the Committee on Financial Services, and in addition to the Committees on the Judiciary, Rules, the Budget, and Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fal

<https://legiscan.com/US/bill/HB2155/2025>

US	HB2183	INTRODUCED 2025-03-18	
CFPB Dual Mandate and Economic Analysis Act			2025-03-18
To amend the Consumer Financial Protection Act of 2010 to update the purpose of the Bureau of Consumer Financial Protection, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB2183/2025>

US	HB2331	INTRODUCED 2025-03-25	
Transparency in CFPB Cost-Benefit Analysis Act			2025-03-25
To enhance rulemaking requirements for the Bureau of Consumer Financial Protection, and for other purposes.			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HB2331/2025			
US	HB2392	INTRODUCED 2025-03-26	
STABLE Act of 2025 Stablecoin Transparency and Accountability for a Better Ledger Economy Act of 2025			2025-05-06
To provide for the regulation of payment stablecoins, and for other purposes.			Placed on the Union Calendar, Calendar No. 68.
https://legiscan.com/US/bill/HB2392/2025			
US	HB2413	INTRODUCED 2025-03-27	
GREEN Appraisals Act of 2025 Getting Renewable and Energy Efficient Neighborhoods Appraisals Act of 2025			2025-03-27
To provide for accurate energy appraisals in connection with residential mortgage loans, and for other purposes.			Referred to the Committee on Financial Services, and in addition to the Committee on Veterans' Affairs, 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 com
https://legiscan.com/US/bill/HB2413/2025			

US	HB2418	INTRODUCED 2025-03-27	
Federal Reserve Regulatory Oversight Act			2025-03-27
To amend the Federal Reserve Act to bring the non-monetary policy related functions of the Board of Governors of the Federal Reserve System into the appropriations process, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB2418/2025>

US	HB2513	INTRODUCED 2025-03-31	
CFPB–IG Reform Act of 2025 Bureau of Consumer Financial Protection-Inspector General Reform Act of 2025			2025-03-31
To require Senate confirmation of Inspector General of the Bureau of Consumer Financial Protection, and for other purposes.			Referred to the Committee on Oversight and Government Reform, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction

<https://legiscan.com/US/bill/HB2513/2025>

US	HB2702	INTRODUCED 2025-04-08	
FIRM Act Financial Integrity and Regulation Management Act			2025-06-20
To curtail the political weaponization of Federal banking agencies by eliminating reputational risk as a component of the supervision of depository institutions.			Placed on the Union Calendar, Calendar No. 131.

<https://legiscan.com/US/bill/HB2702/2025>

US	HB2704	INTRODUCED 2025-04-08	
Fair Debt Collection Improvement Act			2025-04-08
To amend the Fair Debt Collection Practices Act to prohibit debt collectors from collecting, or attempting to collect, on a debt of a consumer with respect to which the statute of limitations has expired, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB2704/2025>

US	HB2823	INTRODUCED 2025-04-10	
Climate Change Financial Risk Act of 2025			2025-04-10
To require the Board of Governors of the Federal Reserve System, in consultation with the heads of other relevant Federal agencies, to develop and conduct financial risk analyses relating to climate change, and for other purposes.			Referred to the Committee on Financial Services, and in addition to the Committee on Energy and Commerce, 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 c

<https://legiscan.com/US/bill/HB2823/2025>

US	HB2885	INTRODUCED 2025-04-10	
Bank Loan Privacy Act			2025-04-10
To require the Bureau of Consumer Financial Protection to issue a rule before deleting or modifying certain small business loan data, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB2885/2025>

US	HB2890	INTRODUCED 2025-04-10	
Financial Inclusion in Banking Act of 2025			2025-04-10
To amend the Consumer Financial Protection Act of 2010 to direct the Office of Community Affairs to identify causes leading to, and solutions for, under-banked, un-banked, and underserved consumers, and for other purposes.			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HB2890/2025			
US	HB2923	INTRODUCED 2025-04-17	
To nullify certain interagency guidance related to climate-related financial risk management for large financial institutions.			2025-04-17
To nullify certain interagency guidance related to climate-related financial risk management for large financial institutions.			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HB2923/2025			
US	HB2935	INTRODUCED 2025-04-17	
PREPARE Act of 2025 Preparing Regulators Effectively for a Post-prohibition Adult-use Regulated Environment Act of 2025			2025-04-17
To establish a Commission on the Federal Regulation of Cannabis to study a prompt and plausible pathway to the Federal regulation of cannabis, and for other purposes.			Referred to the Committee on Energy and Commerce, and in addition to the Committees on the Judiciary, Ways and Means, Agriculture, and Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such pr
https://legiscan.com/US/bill/HB2935/2025			

GUARD Act Guarding Unprotected Aging Retirees from Deception Act

2025-04-21

To permit State, local, and Tribal law enforcement agencies that receive eligible Federal grant funds to use such funds for investigating elder financial fraud, pig butchering, and general financial fraud, and to clarify that Federal law enforcement agencies may assist State, local, and Tribal law enforcement agencies in the use of tracing tools for blockchain and related technology, and for other purposes.

Referred to the Committee on the Judiciary, and in addition to the Committee on Financial Services, 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 committ

<https://legiscan.com/US/bill/HB2978/2025>

FINS Act Financial Integrity for National Security Act

2025-04-29

To enhance financial oversight of commercial wire transfer companies and prevent illicit money transfers by criminal organizations, and for other purposes.

Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB3066/2025>

CFPB Budget Integrity Act

2025-05-01

To impose limitations on the amount of unobligated balances of the Bureau of Consumer Financial Protection, and for other purposes.

Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB3141/2025>

US	HB3173	INTRODUCED 2025-05-01	
Federal Reserve Financial Accountability and Transparency Act			2025-05-01
To amend the Federal Reserve Act to add requirements to the annual report of the Board of Governors of the Federal Reserve System, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB3173/2025>

US	HB3197	INTRODUCED 2025-05-05	
Fortifying U.S. Markets From Chinese Military Aggression Act			2025-05-05
To amend the Financial Stability Act of 2010 to establish an Advisory Committee on Economic Fallout From Chinese Military Aggression Towards Taiwan, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB3197/2025>

US	HB3230	INTRODUCED 2025-05-07	
Financial Institution Regulatory Tailoring Enhancement Act			2025-06-20
To increase the asset thresholds at which financial institutions become subject to certain requirements, and for other purposes.			Placed on the Union Calendar, Calendar No. 132.

<https://legiscan.com/US/bill/HB3230/2025>

US	HB3234	INTRODUCED 2025-05-07	
To amend the Federal Deposit Insurance Act to modify the amount of reciprocal deposits of an insured depository institution that are not considered to be funds obtained by or through a deposit broker, and for other purposes.			2025-05-07
To amend the Federal Deposit Insurance Act to modify the amount of reciprocal deposits of an insured depository institution that are not considered to be funds obtained by or through a deposit broker, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB3234/2025>

US	HB3245	INTRODUCED 2025-05-07	
American Privacy Restoration Act			2025-05-07
To repeal the USA PATRIOT Act.			Referred to the Committee on the Judiciary, and in addition to the Committees on Intelligence (Permanent Select), Financial Services, Foreign Affairs, Energy and Commerce, Education and Workforce, Transportation and Infrastructure, and Armed Services, for

<https://legiscan.com/US/bill/HB3245/2025>

US	HB3354	INTRODUCED 2025-05-13	
Primary Regulators of Insurance Vote Act of 2025			2025-05-13
To amend the Financial Stability Act of 2010 to include the State insurance commissioner as a voting member of the Financial Stability Oversight Council, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB3354/2025>

US	HB3355	INTRODUCED 2025-05-13	
Ensuring U.S. Authority over U.S. Banking Regulations Act			2025-05-13
To provide for additional requirements when Federal banking agencies undertake rulemakings that implement policies of non-governmental international organizations, to require Federal banking agencies to report on certain covered international organizations, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB3355/2025>

US	HB3379	INTRODUCED 2025-05-14	
HUMPS Act of 2025 Halting Uncertain Methods and Practices in Supervision Act of 2025			2025-06-25
To amend the Federal Financial Institutions Examination Council Act of 1978 to require the Federal financial institutions regulatory agencies to update the CAMELS Rating System, and for other purposes.			Placed on the Union Calendar, Calendar No. 136.
https://legiscan.com/US/bill/HB3379/2025			
US	HB3380	INTRODUCED 2025-05-14	
TAILOR Act of 2025 Taking Account of Institutions with Low Operation Risk Act of 2025			2025-06-04
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.			Placed on the Union Calendar, Calendar No. 104.
https://legiscan.com/US/bill/HB3380/2025			
US	HB3390	INTRODUCED 2025-05-14	
Bringing the Discount Window into the 21st Century Act			2025-07-23
To amend the Federal Reserve Act to require the Board of Governors of the Federal Reserve System to carry out a review of discount window operations and to implement improvements to such operations, and for other purposes.			Ordered to be Reported (Amended) by the Yeas and Nays: 48 - 1.
https://legiscan.com/US/bill/HB3390/2025			
US	HB3445	INTRODUCED 2025-05-15	
Bureau of Consumer Financial Protection Commission Act			2025-05-15
To amend the Consumer Financial Protection Act of 2010 to make the Bureau of Consumer Financial Protection an independent agency led by a commission, and for other purposes.			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HB3445/2025			
US	HB3446	INTRODUCED 2025-05-15	
FDIC Board Accountability Act			2025-07-23
To amend the Federal Deposit Insurance Act to revise the membership requirements for the Board of Directors of the Federal Deposit Insurance Corporation, and for other purposes.			Ordered to be Reported by the Yeas and Nays: 26 - 23.
https://legiscan.com/US/bill/HB3446/2025			

US	HB3633	INTRODUCED 2025-05-29	
Digital Asset Market Clarity Act of 2025			2025-07-17
To provide for a system of regulation of the offer and sale of digital commodities by the Securities and Exchange Commission and the Commodity Futures Trading Commission, and for other purposes.			Motion to reconsider laid on the table Agreed to without objection.
https://legiscan.com/US/bill/HB3633/2025			
US	HB3682	INTRODUCED 2025-06-03	
Financial Stability Oversight Council Improvement Act of 2025			2025-06-03
To amend the Financial Stability Act of 2010 to require the Financial Stability Oversight Council to consider alternative approaches before determining that a U.S. nonbank financial company shall be supervised by the Board of Governors of the Federal Reserve System, and for other purposes.			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HB3682/2025			
US	HB3709	INTRODUCED 2025-06-04	
Advancing the Mentor-Protégé Program for Small Financial Institutions Act			2025-07-15
To amend the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 to establish a Financial Agent Mentor-Protégé Program within the Department of the Treasury, and for other purposes.			Placed on the Union Calendar, Calendar No. 168.
https://legiscan.com/US/bill/HB3709/2025			
US	HB3716	INTRODUCED 2025-06-04	
Systemic Risk Authority Transparency Act			2025-07-15
To amend the Federal Deposit Insurance Act to require reports on the use of the systemic risk authority applicable to winding up a failed insured depository institution, and for other purposes.			Placed on the Union Calendar, Calendar No. 169.
https://legiscan.com/US/bill/HB3716/2025			
US	HB3798	INTRODUCED 2025-06-06	
Executive Order 14233 Act of 2025			2025-06-06
To codify Executive Order 14233 relating to establishment of the strategic Bitcoin reserve and United States digital asset stockpile.			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HB3798/2025			

US	HB3849	INTRODUCED 2025-06-09	
STABLE GENIUS Act Stop Trading Assets Benefitting Lawmakers' Earnings while Governing Exotic and Novel Investments in the United States Act			2025-06-09
To prohibit certain individuals from engaging in prohibited financial transactions, and for other purposes.			Referred to the Committee on Financial Services, and in addition to the Committees on Oversight and Government Reform, and House Administration, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions a

<https://legiscan.com/US/bill/HB3849/2025>

US	HB4096	INTRODUCED 2025-06-24	
Financial Empowerment and Protection Act			2025-06-24
To require covered companies to allow consenting cohabitating adults to open joint accounts, and for other purposes.			Referred to the Committee on Financial Services, and in addition to the Committees on Energy and Commerce, Transportation and Infrastructure, and Education and Workforce, for a period to be subsequently determined by the Speaker, in each case for consider

<https://legiscan.com/US/bill/HB4096/2025>

US	HB4220	INTRODUCED 2025-06-27	
Gun Violence Prevention Through Financial Intelligence Act			2025-06-27
To require the Financial Crimes Enforcement Network to issue an advisory about how homegrown violent extremists and other perpetrators of domestic terrorism procure firearms and firearm accessories, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB4220/2025>

US	HB4274	INTRODUCED 2025-07-02	
Remittance Expense Minimization and Integrity for Transfers Act			2025-07-02
To limit the imposition of excise taxes and fees on money transmitting businesses, and for other purposes.			Referred to the Committee on Ways and Means, and in addition to the Committee on Financial Services, 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 commit

<https://legiscan.com/US/bill/HB4274/2025>

US	HB4280	INTRODUCED 2025-07-02	
Bipartisan Tax Fairness Act of 2025			2025-07-02
To amend the Internal Revenue Code of 1986 to make permanent certain expiring income tax rates and to establish a new top income tax rate.			Referred to the House Committee on Ways and Means.

<https://legiscan.com/US/bill/HB4280/2025>

US	HB4369	INTRODUCED 2025-07-14	
End Tenant Credit Screening Act			2025-07-14
To amend the Fair Credit Reporting Act to prohibit the use of consumer credit checks against prospective and current tenants for the purposes of making adverse rental housing decisions.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB4369/2025>

US	HB4374	INTRODUCED 2025-07-14	
American Homeowner Crypto Modernization Act of 2025			2025-07-14
To require agencies to update mortgage underwriting programs, guidelines, standards, and systems to require lenders to consider, in the mortgage credit evaluation process, any amounts a borrower has in any brokerage account associated with a cryptocurrency exchange.			Referred to the Committee on Financial Services, and in addition to the Committee on Veterans' Affairs, 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 com

<https://legiscan.com/US/bill/HB4374/2025>

US	HB4394	INTRODUCED 2025-07-15	
the CODE Act of 2025 the Compliant Operations of Decentralized Entities Act of 2025			2025-07-15
To require the Secretary of the Treasury to develop a public-private partnership program to examine innovative anti-money laundering solutions for decentralized finance services, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB4394/2025>

US	HB4437	INTRODUCED 2025-07-16	
SMART Act of 2025 Supervisory Modifications for Appropriate Risk-based Testing Act of 2025			2025-07-22
To reduce the regulatory burden on certain well managed and well capitalized financial institutions, and for other purposes.			Ordered to be Reported (Amended) by the Yeas and Nays: 53 - 1.

<https://legiscan.com/US/bill/HB4437/2025>

US	HB4460	INTRODUCED 2025-07-16	
SAFE Guidance Act Stop Agency Fiat Enforcement of Guidance Act			2025-07-23
To require a guidance clarity statement on certain financial agency guidance, and for other purposes.			Ordered to be Reported by the Yeas and Nays: 26 - 23.

<https://legiscan.com/US/bill/HB4460/2025>

US	HB4478	INTRODUCED 2025-07-17	
TRUST Act of 2025 Tailored Regulatory Updates for Supervisory Testing Act of 2025			2025-07-23
To amend the Federal Deposit Insurance Act to permit Federal banking agencies to examine qualifying insured depository institutions with under \$6 billion in total assets not less than once during each 18-month period, and for other purposes.			Ordered to be Reported by the Yeas and Nays: 48 - 0.

<https://legiscan.com/US/bill/HB4478/2025>

US	HB4489	INTRODUCED 2025-07-17	
Sunshine on Solar Lending Act			2025-07-17
To amend the Truth in Lending Act to require certain creditors to disclose dealer fees in solar financing transactions, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB4489/2025>

American Access to Banking Act

To direct certain Federal banking and credit union agencies to promote the formation of de novo regulated institutions through the review of application processes, the review of capital raising by de novo regulated institutions, and the establishment of various outreach programs, and for other purposes.

2025-07-23

Ordered to be
Reported in the
Nature of a
Substitute by the
Yeas and Nays: 49 -
0.

<https://legiscan.com/US/bill/HB4544/2025>

Employee Paycheck and Small Business Protection Act

To amend the Federal Deposit Insurance Act and the Federal Credit Union Act to authorize a temporary transaction account guarantee program, expand deposit and share insurance to cover business payment accounts, and for other purposes.

2025-07-21

Referred to the
Committee on
Financial Services,
and in addition to
the Committee on
Rules, 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 conce

<https://legiscan.com/US/bill/HB4551/2025>

FAIR Act Fiscal Accountability for Interest on Reserves Act

To amend the Federal Reserve Act to strike a provision relating to earnings on balances, and for other purposes.

2025-07-29

Referred to the
House Committee
on Financial
Services.

<https://legiscan.com/US/bill/HB4789/2025>

US	HB4801	INTRODUCED 2025-07-29	
Unleashing AI Innovation in Financial Services Act			2025-07-29
To establish AI Innovation Labs that permit certain persons to experiment with artificial intelligence without expectation of enforcement actions.			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HB4801/2025			
US	HB4827	INTRODUCED 2025-07-29	
Medical Debt Relief Act of 2025			2025-07-29
To amend the Fair Credit Reporting Act to prohibit the inclusion of medical debt on a consumer report, and for other purposes.			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HB4827/2025			
US	HB4936	INTRODUCED 2025-08-08	
TRAPS Act Taskforce for Recognizing and Averting Payment Scams Act			2025-08-08
To establish a Task Force for Recognizing and Averting Payment Scams, and for other purposes.			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HB4936/2025			

US	HB4975	INTRODUCED 2025-08-15	
TOO LATE Act Timely Oversight of Operations, Liquidity, Accountability, Targeting, and Effectiveness Act			2025-08-15
To amend the Federal Reserve Act to establish procedures for removal of the Chairman of the Board of Governors of the Federal Reserve System, and for other purposes.			Referred to the Committee on Financial Services, and in addition to the Committee on Rules, 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 conce

<https://legiscan.com/US/bill/HB4975/2025>

US	HB5014	INTRODUCED 2025-08-22	
To codify Executive Order 14331 on fair banking.			2025-08-22
To codify Executive Order 14331 on fair banking.			Referred to the Committee on Financial Services, and in addition to the Committee on Small Business, 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 commit

<https://legiscan.com/US/bill/HB5014/2025>

US	HB5068	INTRODUCED 2025-08-29	
To decriminalize and deschedule cannabis, to provide for reinvestment in certain persons adversely impacted by the War on Drugs, to provide for expungement of certain cannabis offenses, and for other purposes.			2025-08-29
To decriminalize and deschedule cannabis, to provide for reinvestment in certain persons adversely impacted by the War on Drugs, to provide for expungement of certain cannabis offenses, and for other purposes.			Referred to the Committee on the Judiciary, and in addition to the Committees on Energy and Commerce, Agriculture, Education and Workforce, Ways and Means, Small Business, Natural Resources, Oversight and Government Reform, and Transportation and Infrastr

<https://legiscan.com/US/bill/HB5068/2025>

US	HB507	INTRODUCED 2025-01-16	
Veterans Member Business Loan Act			2025-01-16
To amend the Federal Credit Union Act to exclude extensions of credit made to veterans from the definition of a member business loan.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB507/2025>

US	HB5083	INTRODUCED 2025-09-02	
To require the Bureau of Consumer Financial Protection and the Federal Trade Commission to conduct a study on use of additional key factors in credit scoring models, and for other purposes.			2025-09-02
To require the Bureau of Consumer Financial Protection and the Federal Trade Commission to conduct a study on use of additional key factors in credit scoring models, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB5083/2025>

US	HB533	INTRODUCED 2025-01-16	
Bank Privacy Reform Act			2025-01-16
To make reforms to the Bank Secrecy Act, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB533/2025>

US	HB643	INTRODUCED 2025-01-23	
Federal Insurance Office Elimination Act			2025-01-23
To eliminate the Federal Insurance Office of the Department of the Treasury, and for other purposes.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB643/2025>

US	HB654	INTRODUCED 2025-01-23	
TABS Act of 2025 Taking Account of Bureaucrats' Spending Act of 2025			2025-01-23
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.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB654/2025>

US	HB814	INTRODUCED 2025-01-28	
Defund the CFPB Act			2025-01-28
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.			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HB814/2025>

US	HB827	INTRODUCED 2025-01-28	
Homeowners' Defense Act of 2025			2025-01-28
To ensure the availability and affordability of homeowners' insurance coverage for catastrophic events.			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HB827/2025			
US	HB940	INTRODUCED 2025-02-04	
FAIR Exams Act Fair Audits and Inspections for Regulators' Exams Act			2025-07-25
To amend the Federal Financial Institutions Examination Council Act of 1978 to improve the examination of depository institutions, and for other purposes.			Placed on the Union Calendar, Calendar No. 176.
https://legiscan.com/US/bill/HB940/2025			
US	HB941	INTRODUCED 2025-02-04	
Small LENDER Act Small Lenders Exempt from New Data and Excessive Reporting Act			2025-02-04
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.			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HB941/2025			
US	HB976	INTRODUCED 2025-02-04	
1071 Repeal to Protect Small Business Lending Act			2025-05-06
To repeal the small business loan data collection requirements under the Equal Credit Opportunity Act.			Placed on the Union Calendar, Calendar No. 65.
https://legiscan.com/US/bill/HB976/2025			
US	HB987	INTRODUCED 2025-02-05	
Fair Access to Banking Act			2025-02-05
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.			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HB987/2025			

US	HJR50	INTRODUCED 2025-02-12	
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".			2025-02-12
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".			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HJR50/2025			
US	HJR51	INTRODUCED 2025-02-12	
Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to "Quality Control Standards for Automated Valuation Models".			2025-02-12
Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to "Quality Control Standards for Automated Valuation Models".			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HJR51/2025			
US	HJR55	INTRODUCED 2025-02-12	
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".			2025-02-12
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".			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HJR55/2025			
US	HJR56	INTRODUCED 2025-02-12	
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 Activ			2025-02-12
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".			Referred to the House Committee on Financial Services.
https://legiscan.com/US/bill/HJR56/2025			

US	HJR59	INTRODUCED 2025-02-13	
Disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to "Overdraft Lending: Very Large Financial Institutions".			2025-03-21
Disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to "Overdraft Lending: Very Large Financial Institutions".			Placed on the Union Calendar, Calendar No. 16.

<https://legiscan.com/US/bill/HJR59/2025>

US	HJR64	INTRODUCED 2025-02-27	
Disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to "Defining Larger Participants of a Market for General-Use Digital Consumer Payment Applications".			2025-02-27
Disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to "Defining Larger Participants of a Market for General-Use Digital Consumer Payment Applications".			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HJR64/2025>

US	HJR74	INTRODUCED 2025-03-06	
Disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to "Prohibition on Creditors and Consumer Reporting Agencies Concerning Medical Information (Regulation V)".			2025-03-06
Disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to "Prohibition on Creditors and Consumer Reporting Agencies Concerning Medical Information (Regulation V)".			Referred to the House Committee on Financial Services.

<https://legiscan.com/US/bill/HJR74/2025>

US HR111 INTRODUCED 2025-02-05

Expressing support for blockchain technology and digital assets.

Expressing support for blockchain technology and digital assets.

2025-02-05

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 jur

<https://legiscan.com/US/bill/HR111/2025>

US SB100 INTRODUCED 2025-01-15

Repealing Big Brother Overreach Act

A bill to repeal the Corporate Transparency Act.

2025-01-15

Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB100/2025>

US SB110 INTRODUCED 2025-01-16

Veterans Member Business Loan Act

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.

2025-01-16

Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB110/2025>

US	SB113	INTRODUCED 2025-01-16	
Promoting New Bank Formation Act of 2025			2025-01-16
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.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB113/2025>

US	SB1178	INTRODUCED 2025-03-27	
GREEN Appraisals Act of 2025 Getting Renewable and Energy Efficient Neighborhoods Appraisals Act of 2025			2025-03-27
A bill to provide for accurate energy appraisals in connection with residential mortgage loans, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB1178/2025>

US	SB1273	INTRODUCED 2025-04-03	
Combatting Money Laundering in Cyber Crime Act of 2025			2025-04-03
A bill to strengthen the authority of the United States Secret Service to investigate various crimes related to digital asset transactions and to counter transnational cyber criminal activity, including unlicensed money transmitting businesses, structured transactions, and fraud against financial institutions, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB1273/2025>

US	SB1439	INTRODUCED 2025-04-10	
Federal Home Loan Banks' Mission Activities Act			2025-04-10
A bill to reaffirm and improve the participation of members of the Federal Home Loan Bank System to meet the short- and long-term housing, including affordable housing, agricultural and small business lending, and community economic development financing needs of the communities they serve, including rural, urban, low-income, and Tribal communities, improve the ability of community development financial institutions and credit unions to meet community economic development financing needs for their communities, and aligning executive compensation to mission achievements, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB1439/2025>

US	SB1465	INTRODUCED 2025-04-10	
Credit Access and Inclusion Act of 2025			2025-04-10
A bill to amend the Fair Credit Reporting Act to clarify Federal law with respect to reporting certain positive consumer credit information to consumer reporting agencies, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
https://legiscan.com/US/bill/SB1465/2025			
US	SB1471	INTRODUCED 2025-04-10	
Climate Change Financial Risk Act of 2025			2025-04-10
A bill to require the Board of Governors of the Federal Reserve System, in consultation with the heads of other relevant Federal agencies, to develop and conduct financial risk analyses relating to climate change, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
https://legiscan.com/US/bill/SB1471/2025			
US	SB1492	INTRODUCED 2025-04-10	
Deploying American Blockchains Act of 2025			2025-07-09
A bill to require the Secretary of Commerce support the leadership of the United States with respect to the deployment, use, application, and competitiveness of blockchain technology, and for other purposes.			Committee on Banking, Housing, and Urban Affairs. Hearings held.
https://legiscan.com/US/bill/SB1492/2025			
US	SB1627	INTRODUCED 2025-05-06	
A bill to require Presidential appointment and Senate confirmation of the Inspector General of the Board of Governors of the Federal Reserve System and the Bureau of Consumer Financial Protection.			2025-05-06
A bill to require Presidential appointment and Senate confirmation of the Inspector General of the Board of Governors of the Federal Reserve System and the Bureau of Consumer Financial Protection.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
https://legiscan.com/US/bill/SB1627/2025			

US	SB1647	INTRODUCED 2025-05-07	
ROI of the Federal Reserve Act Regular Order for Investments of the Federal Reserve Act			2025-05-07
A bill to limit purchases of the Federal reserve banks, to require Generally Accepted Accounting Principles standards, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB1647/2025>

US	SB1648	INTRODUCED 2025-05-07	
Right-size the Federal Reserve Act			2025-05-07
A bill to limit the total assets of Federal reserve banks, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB1648/2025>

US	SB1715	INTRODUCED 2025-05-12	
Protecting Privacy in Purchases Act			2025-05-12
A bill to prohibit payment card networks and covered entities from requiring the use of or assigning merchant category codes that distinguish a firearms retailer from a general merchandise retailer or sporting goods retailer, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB1715/2025>

US	SB1803	INTRODUCED 2025-05-19	
STABLE GENIUS Act Stop Trading Assets Benefitting Lawmakers' Earnings while Governing Exotic and Novel Investments in the United States Act			2025-05-19
A bill to prohibit certain individuals from engaging in prohibited financial transactions, and for other purposes.			Read twice and referred to the Committee on Homeland Security and Governmental Affairs.

<https://legiscan.com/US/bill/SB1803/2025>

US	SB1880	INTRODUCED 2025-05-22	
CDFI Bond Guarantee Program Improvement Act of 2025			2025-05-22
A bill to amend the Community Development Banking and Financial Institutions Act of 1994 to reauthorize and improve the community development financial institutions bond guarantee program, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB1880/2025>

US	SB1923	INTRODUCED 2025-06-02	
CFPB Pay Fairness Act of 2025			2025-06-02
A bill to amend the Consumer Financial Protection Act of 2010 to set the rate of pay for employees of the Bureau of Consumer Financial Protection in accordance with the General Schedule.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB1923/2025>

US	SB2019	INTRODUCED 2025-06-10	
TRAPS Act Taskforce for Recognizing and Averting Payment Scams Act			2025-06-10
A bill to establish a Task Force for Recognizing and Averting Payment Scams, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB2019/2025>

US	SB2040	INTRODUCED 2025-06-11	
Connected Vehicle National Security Review Act			2025-06-11
A bill to establish the Office of Information and Communications Technology and Services within the Bureau of Industry and Security of the Department of Commerce, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB2040/2025>

US	SB2041	INTRODUCED 2025-06-11	
Information and Communications Technology and Services National Security Review Act			2025-06-11
A bill to establish the Office of Information and Communications Technology and Services within the Bureau of Industry and Security of the Department of Commerce, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB2041/2025>

US	SB2113	INTRODUCED 2025-06-18	
End the Fed’s Big Bank Bailout Act			2025-06-18
A bill to amend the Federal Reserve Act to prohibit earnings on balances maintained at a Federal Reserve bank by or on behalf of a depository institution.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB2113/2025>

US	SB2117	INTRODUCED 2025-06-18	
Preventing Deep Fake Scams Act			2025-06-18
A bill to establish the Task Force on Artificial Intelligence in the Financial Services Sector to report to Congress on issues related to artificial intelligence in the financial services sector, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB2117/2025>

US	SB2284	INTRODUCED 2025-07-15	
Keep Your Coins Act of 2025			2025-07-15
A bill to prohibit Federal agencies from restricting the use of convertible virtual currency by a person to purchase goods or services for the person's own use, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB2284/2025>

US	SB2322	INTRODUCED 2025-07-17	
Appraisal Modernization Act			2025-07-17
A bill to amend the Federal Housing Enterprises Safety and Soundness Act of 1992 to require that financial institutions, appraisal management companies, appraisers, and other valuation professionals are serving the housing market in a manner that is efficient and consistent for all mortgage loan applicants, borrowers, and communities, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB2322/2025>

US	SB2327	INTRODUCED 2025-07-17	
Federal Reserve Transparency Act of 2025			2025-07-17
A bill to require a full audit of the Board of Governors of the Federal Reserve System and the Federal reserve banks by the Comptroller General of the United States, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB2327/2025>

US	SB2352	INTRODUCED 2025-07-17	
PROTECTED Act Preventing Regulatory Overreach to Empower Communities to Thrive and Ensure Data Privacy Act			2025-07-17
A bill to amend the Equal Credit Opportunity Act to modify the requirements associated with small business loan data collection, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB2352/2025>

US	SB2429	INTRODUCED 2025-07-24	
Stop the Scammers Act			2025-07-24
A bill to amend the Consumer Financial Protection Act of 2010 to ensure the Bureau of Consumer Financial Protection retains adequate resources to ensure fair, transparent, and competitive markets for financial products and services for consumers and to provide for whistleblower incentives and protection.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB2429/2025>

US	SB2449	INTRODUCED 2025-07-24	
Recovery of Stolen Checks Act			2025-07-24
A bill to amend the Internal Revenue Code of 1986 to allow taxpayers to elect to receive certain replacement refunds electronically.			Read twice and referred to the Committee on Finance.

<https://legiscan.com/US/bill/SB2449/2025>

US	SB2454	INTRODUCED 2025-07-24	
Fair Debt Collection Practices for Servicemembers Act			2025-07-24
A bill to amend the Fair Debt Collection Practices Act to provide enhanced protection against debt collector harassment of members of the Armed Forces, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB2454/2025>

US	SB2499	INTRODUCED 2025-07-29	
FAIR Act Fiscal Accountability for Interest on Reserves Act			2025-07-29
A bill to amend the Federal Reserve Act to strike a provision relating to earnings on balances, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB2499/2025>

US	SB2519	INTRODUCED 2025-07-29	
Medical Debt Relief Act of 2025			2025-07-29
A bill to amend the Fair Credit Reporting Act to prohibit the inclusion of medical debt on a consumer report, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB2519/2025>

US	SB2528	INTRODUCED 2025-07-29	
Unleashing AI Innovation in Financial Services Act			2025-07-29
A bill to establish AI Innovation Labs that permit certain persons to experiment with artificial intelligence without expectation of enforcement actions.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB2528/2025>

US	SB2545	INTRODUCED 2025-07-30	
NCUA Central Liquidity Facility Enhancements Act			2025-07-30
A bill to amend the Federal Credit Union Act to provide for certain ways in which credit unions may be Agent members of the National Credit Union Administration Central Liquidity Facility.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Sponsor introductory remarks on measure: CR S4907: 2)

<https://legiscan.com/US/bill/SB2545/2025>

US	SB2609	INTRODUCED 2025-07-31	
Financial Technology Protection Act of 2025			2025-07-31
A bill to establish an Independent Financial Technology Working Group to Combat Terrorism and Illicit Financing, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB2609/2025>

US	SB303	INTRODUCED 2025-01-29	
Defund the CFPB Act			2025-01-29
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.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB303/2025>

US	SB381	INTRODUCED 2025-02-04	
10 Percent Credit Card Interest Rate Cap Act			2025-02-04
A bill to amend the Truth in Lending Act to cap credit card interest rates at 10 percent.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB381/2025>

US	SB394	INTRODUCED 2025-02-04	
GENIUS Act of 2025 Guiding and Establishing National Innovation for U.S. Stablecoins of 2025			2025-02-04
A bill to provide for the regulation of payment stablecoins, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB394/2025>

US	SB401	INTRODUCED 2025-02-04	
Fair Access to Banking Act			2025-02-04
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.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB401/2025>

US	SB427	INTRODUCED 2025-02-05	
TAILOR Act of 2025 Taking Account of Institutions with Low Operation Risk Act of 2025			2025-02-05
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.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB427/2025>

US	SB464	INTRODUCED 2025-02-06	
No CBDC Act No Central Bank Digital Currency Act			2025-02-06
A bill to amend the Federal Reserve Act to limit the ability of Federal Reserve banks to issue central bank digital currency.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB464/2025>

US	SB505	INTRODUCED 2025-02-11	
'Protect Small Businesses from Excessive Paperwork Act of 2025			2025-02-11
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.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB505/2025>

US	SB522	INTRODUCED 2025-02-11	
Credit Union Board Modernization Act			2025-02-11
A bill to amend the Federal Credit Union Act to modify the frequency of board of directors meetings, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB522/2025>

US	SB557	INTRODUCED 2025-02-12	
1071 Repeal to Protect Small Business Lending Act			2025-02-12
A bill to repeal the small business loan data collection requirements under the Equal Credit Opportunity Act.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB557/2025>

US	SB619	INTRODUCED 2025-02-18	
Credit Freeze for Kids Act			2025-02-18
A bill to amend the Fair Credit Reporting Act to address the placement of security freezes for protected consumers, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB619/2025>

US	SB656	INTRODUCED 2025-02-20	
Fair Credit for American Hostages Act of 2025			2025-02-20
A bill to amend the Fair Credit Reporting Act to prohibit consumer reporting agencies from furnishing consumer reports containing adverse items of information about a consumer that resulted from that consumer being unlawfully or wrongfully detained abroad or held hostage abroad.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SB656/2025>

US	SB710	INTRODUCED 2025-02-25	
Crypto ATM Fraud Prevention Act of 2025			2025-02-25
A bill to amend title 31, United States Code, to prevent fraudulent transactions at virtual currency kiosks, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Sponsor introductory remarks on measure: CR S1347-1348; text: CR S1348-1350)

<https://legiscan.com/US/bill/SB710/2025>

US	SB809	INTRODUCED 2025-02-27	
Saving Privacy Act			2025-02-27
A bill to amend the Right to Financial Privacy Act of 1978 to preserve the confidentiality of certain records, and for other purposes.			Read twice and referred to the Committee on Finance.

<https://legiscan.com/US/bill/SB809/2025>

US	SB875	INTRODUCED 2025-03-06	
FIRM Act Financial Integrity and Regulation Management Act			2025-03-18
A bill to curtail the political weaponization of Federal banking agencies by eliminating reputational risk as a component of the supervision of depository institutions.			Placed on Senate Legislative Calendar under General Orders. Calendar No. 32.
https://legiscan.com/US/bill/SB875/2025			
US	SB919	INTRODUCED 2025-03-10	
GENIUS Act of 2025 Guiding and Establishing National Innovation for U.S. Stablecoins Act of 2025			2025-03-18
A bill to provide for the regulation of payment stablecoins, and for other purposes.			Placed on Senate Legislative Calendar under General Orders. Calendar No. 33.
https://legiscan.com/US/bill/SB919/2025			
US	SB940	INTRODUCED 2025-03-11	
Transparency in Banking Act			2025-03-11
A bill to require certain entities to submit to Congress information on the Basel Committee on Bank Supervision, and for other purposes.			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
https://legiscan.com/US/bill/SB940/2025			
US	SJR15	INTRODUCED 2025-02-05	
A joint resolution disapproving the rule submitted by the Financial Crimes Enforcement Network relating to "Anti-Money Laundering Regulations for Residential Real Estate Transfers".			2025-02-05
A joint resolution disapproving the rule submitted by the Financial Crimes Enforcement Network relating to "Anti-Money Laundering Regulations for Residential Real Estate Transfers".			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
https://legiscan.com/US/bill/SJR15/2025			

US	SJR36	INTRODUCED 2025-03-11	
A joint resolution providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to "Prohibition on Creditors and Consumer Reporting Agencies Concernin			2025-03-11
A joint resolution providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to "Prohibition on Creditors and Consumer Reporting Agencies Concerning Medical Information (Regulation V)".			Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

<https://legiscan.com/US/bill/SJR36/2025>

US	SR347	INTRODUCED 2025-07-30	
A resolution expressing the sense of the Senate that the Board of Governors of the Federal Reserve System and the Federal Open Market Committee should take immediate steps to lower interest rates to support economic growth, job creation, and affordability			2025-07-30
A resolution expressing the sense of the Senate that the Board of Governors of the Federal Reserve System and the Federal Open Market Committee should take immediate steps to lower interest rates to support economic growth, job creation, and affordability for American families and businesses.			Referred to the Committee on Banking, Housing, and Urban Affairs. (text: CR S4909: 1)

<https://legiscan.com/US/bill/SR347/2025>

PASSED		4	
US	HB4	PASSED 2025-07-24	
Rescissions Act of 2025			2025-07-24
To rescind certain budget authority proposed to be rescinded in special messages transmitted to the Congress by the President on June 3, 2025, in accordance with section 1012(a) of the Congressional Budget and Impoundment Control Act of 1974.			Became Public Law No: 119-28.
https://legiscan.com/US/bill/HB4/2025			
US	SB1582	PASSED 2025-07-18	
GENIUS Act Guiding and Establishing National Innovation for U.S. Stablecoins Act			2025-07-18
A bill to provide for the regulation of payment stablecoins, and for other purposes.			Became Public Law No: 119-27.
https://legiscan.com/US/bill/SB1582/2025			

US	SJR18	PASSED 2025-05-09	
A joint resolution disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to "Overdraft Lending: Very Large Financial Institutions".			2025-05-09
A joint resolution disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to "Overdraft Lending: Very Large Financial Institutions".			Became Public Law No: 119-10.
https://legiscan.com/US/bill/SJR18/2025			

US	SJR28	PASSED 2025-05-09	
A joint resolution disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to "Defining Larger Participants of a Market for General-Use Digital Consumer Payment Applications".			2025-05-09
A joint resolution disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to "Defining Larger Participants of a Market for General-Use Digital Consumer Payment Applications".			Became Public Law No: 119-11.
https://legiscan.com/US/bill/SJR28/2025			
