

HR 189

Financial Institution Customer Protection Act of 2019

Congress: 116 (2019–2021, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jan 3, 2019

Current Status: Referred to the House Committee on Financial Services.

Latest Action: Referred to the House Committee on Financial Services. (Jan 3, 2019)

Official Text: <https://www.congress.gov/bill/116th-congress/house-bill/189>

Sponsor

Name: Rep. Luetkemeyer, Blaine [R-MO-3]

Party: Republican • **State:** MO • **Chamber:** House

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Jan 3, 2019

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
116 HR 6800	Related bill	Jul 23, 2020: Committee on Small Business and Entrepreneurship. Hearings held. Hearings printed: S.Hrg. 116-517.
116 S 3003	Related bill	Dec 10, 2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Financial Institution Customer Protection Act of 2019

This bill specifies that a federal banking agency may not request or order a depository institution to terminate a customer account unless (1) the agency has a valid reason for doing so, and (2) that reason is not based solely on reputation risk.

Valid reasons for terminating an account include threats to national security and involvement in terrorist financing, including state sponsorship of terrorism.

A federal banking agency requesting a termination must provide the depository institution with notification and justification.

Actions Timeline

- **Jan 3, 2019:** Introduced in House
- **Jan 3, 2019:** Referred to the House Committee on Financial Services.

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