

## S 5345

### Consumer Transaction Account Protection Act of 2022

**Congress:** 117 (2021–2023, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Dec 21, 2022

**Current Status:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

**Latest Action:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Dec 21, 2022)

**Official Text:** <https://www.congress.gov/bill/117th-congress/senate-bill/5345>

### Sponsor

**Name:** Sen. Moran, Jerry [R-KS]

**Party:** Republican • **State:** KS • **Chamber:** Senate

### Cosponsors

*No cosponsors are listed for this bill.*

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Dec 21, 2022

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

*No related bills are listed.*

### Summary (as of Dec 21, 2022)

#### Consumer Transaction Account Protection Act of 2022

This bill specifies that consumer transaction account deposits of an insured depository institution are not funds obtained through a deposit broker. In general, current law prohibits an insured depository institution that is not well capitalized from accepting for deposit funds obtained through a deposit broker.

### Actions Timeline

- **Dec 21, 2022:** Introduced in Senate
- **Dec 21, 2022:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.