

## S 563

### Fair Access to Banking Act

**Congress:** 117 (2021–2023, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Mar 3, 2021

**Current Status:** Committee on Banking, Housing, and Urban Affairs. Hearings held.

**Latest Action:** Committee on Banking, Housing, and Urban Affairs. Hearings held. (Mar 18, 2021)

**Official Text:** <https://www.congress.gov/bill/117th-congress/senate-bill/563>

## Sponsor

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**Name:** Sen. Cramer, Kevin [R-ND]

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

## Cosponsors (33 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Barrasso, John [R-WY]	R · WY		Mar 3, 2021
Sen. Blackburn, Marsha [R-TN]	R · TN		Mar 3, 2021
Sen. Braun, Mike [R-IN]	R · IN		Mar 3, 2021
Sen. Capito, Shelley Moore [R-WV]	R · WV		Mar 3, 2021
Sen. Cassidy, Bill [R-LA]	R · LA		Mar 3, 2021
Sen. Cornyn, John [R-TX]	R · TX		Mar 3, 2021
Sen. Cotton, Tom [R-AR]	R · AR		Mar 3, 2021
Sen. Crapo, Mike [R-ID]	R · ID		Mar 3, 2021
Sen. Cruz, Ted [R-TX]	R · TX		Mar 3, 2021
Sen. Daines, Steve [R-MT]	R · MT		Mar 3, 2021
Sen. Fischer, Deb [R-NE]	R · NE		Mar 3, 2021
Sen. Hawley, Josh [R-MO]	R · MO		Mar 3, 2021
Sen. Hoeven, John [R-ND]	R · ND		Mar 3, 2021
Sen. Hyde-Smith, Cindy [R-MS]	R · MS		Mar 3, 2021
Sen. Inhofe, James M. [R-OK]	R · OK		Mar 3, 2021
Sen. Kennedy, John [R-LA]	R · LA		Mar 3, 2021
Sen. Lankford, James [R-OK]	R · OK		Mar 3, 2021
Sen. Lummis, Cynthia M. [R-WY]	R · WY		Mar 3, 2021
Sen. Marshall, Roger [R-KS]	R · KS		Mar 3, 2021
Sen. Risch, James E. [R-ID]	R · ID		Mar 3, 2021
Sen. Scott, Rick [R-FL]	R · FL		Mar 3, 2021
Sen. Scott, Tim [R-SC]	R · SC		Mar 3, 2021
Sen. Sullivan, Dan [R-AK]	R · AK		Mar 3, 2021
Sen. Tillis, Thomas [R-NC]	R · NC		Mar 3, 2021
Sen. Tuberville, Tommy [R-AL]	R · AL		Mar 3, 2021
Sen. Wicker, Roger F. [R-MS]	R · MS		Mar 3, 2021
Sen. Moran, Jerry [R-KS]	R · KS		Mar 4, 2021
Sen. Ernst, Joni [R-IA]	R · IA		Mar 11, 2021
Sen. Shelby, Richard C. [R-AL]	R · AL		Mar 11, 2021
Sen. Boozman, John [R-AR]	R · AR		Mar 16, 2021
Sen. Murkowski, Lisa [R-AK]	R · AK		Mar 16, 2021
Sen. Rubio, Marco [R-FL]	R · FL		Sep 22, 2021
Sen. Hagerty, Bill [R-TN]	R · TN		Mar 8, 2022

## Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Hearings By (full committee)	Mar 18, 2021

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

Bill	Relationship	Last Action
117 HR 1729	Identical bill	Mar 10, 2021: Referred to the House Committee on Financial Services.

## Summary (as of Mar 3, 2021)

### Fair Access to Banking Act

This bill restricts certain banks, credit unions, and payment card networks from refusing to do business with a person who is in compliance with the law. Restrictions include prohibiting the use of certain lending programs, initiating the process of terminating an institution's depository insurance, and instituting specified civil penalties.

### Actions Timeline

- Mar 18, 2021: Committee on Banking, Housing, and Urban Affairs. Hearings held.
- Mar 3, 2021: Introduced in Senate
- Mar 3, 2021: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.