

HR 2743

Fair Access to Banking Act

Congress: 118 (2023–2025, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Apr 20, 2023

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

Latest Action: Referred to the House Committee on Financial Services. (Apr 20, 2023)

Official Text: <https://www.congress.gov/bill/118th-congress/house-bill/2743>

Sponsor

Name: Rep. Barr, Andy [R-KY-6]

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

Cosponsors (126 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Allen, Rick W. [R-GA-12]	R · GA		Apr 20, 2023
Rep. Amodei, Mark E. [R-NV-2]	R · NV		Apr 20, 2023
Rep. Babin, Brian [R-TX-36]	R · TX		Apr 20, 2023
Rep. Bacon, Don [R-NE-2]	R · NE		Apr 20, 2023
Rep. Bergman, Jack [R-MI-1]	R · MI		Apr 20, 2023
Rep. Bishop, Dan [R-NC-8]	R · NC		Apr 20, 2023
Rep. Burlison, Eric [R-MO-7]	R · MO		Apr 20, 2023
Rep. Cammack, Kat [R-FL-3]	R · FL		Apr 20, 2023
Rep. Carter, Earl L. "Buddy" [R-GA-1]	R · GA		Apr 20, 2023
Rep. Clyde, Andrew S. [R-GA-9]	R · GA		Apr 20, 2023
Rep. DesJarlais, Scott [R-TN-4]	R · TN		Apr 20, 2023
Rep. Dunn, Neal P. [R-FL-2]	R · FL		Apr 20, 2023
Rep. Emmer, Tom [R-MN-6]	R · MN		Apr 20, 2023
Rep. Fallon, Pat [R-TX-4]	R · TX		Apr 20, 2023
Rep. Fitzgerald, Scott [R-WI-5]	R · WI		Apr 20, 2023
Rep. Gimenez, Carlos A. [R-FL-28]	R · FL		Apr 20, 2023
Rep. Gosar, Paul A. [R-AZ-9]	R · AZ		Apr 20, 2023
Rep. Hudson, Richard [R-NC-9]	R · NC		Apr 20, 2023
Rep. Huizenga, Bill [R-MI-4]	R · MI		Apr 20, 2023
Rep. Issa, Darrell E. [R-CA-48]	R · CA		Apr 20, 2023
Rep. LaMalfa, Doug [R-CA-1]	R · CA		Apr 20, 2023
Rep. Lamborn, Doug [R-CO-5]	R · CO		Apr 20, 2023
Rep. Lesko, Debbie [R-AZ-8]	R · AZ		Apr 20, 2023
Rep. Meuser, Daniel [R-PA-9]	R · PA		Apr 20, 2023
Rep. Moolenaar, John R. [R-MI-2]	R · MI		Apr 20, 2023
Rep. Mooney, Alexander X. [R-WV-2]	R · WV		Apr 20, 2023
Rep. Norman, Ralph [R-SC-5]	R · SC		Apr 20, 2023
Rep. Nunn, Zachary [R-IA-3]	R · IA		Apr 20, 2023
Rep. Ogles, Andrew [R-TN-5]	R · TN		Apr 20, 2023
Rep. Posey, Bill [R-FL-8]	R · FL		Apr 20, 2023
Rep. Reschenthaler, Guy [R-PA-14]	R · PA		Apr 20, 2023
Rep. Rose, John W. [R-TN-6]	R · TN		Apr 20, 2023
Rep. Sessions, Pete [R-TX-17]	R · TX		Apr 20, 2023
Rep. Stefanik, Elise M. [R-NY-21]	R · NY		Apr 20, 2023
Rep. Timmons, William R. IV [R-SC-4]	R · SC		Apr 20, 2023
Rep. Van Duyne, Beth [R-TX-24]	R · TX		Apr 20, 2023
Rep. Walberg, Tim [R-MI-5]	R · MI		Apr 20, 2023
Rep. Williams, Roger [R-TX-25]	R · TX		Apr 20, 2023
Rep. Wilson, Joe [R-SC-2]	R · SC		Apr 20, 2023
Rep. Wittman, Robert J. [R-VA-1]	R · VA		Apr 20, 2023
Rep. Zinke, Ryan K. [R-MT-1]	R · MT		Apr 20, 2023

Cosponsor	Party / State	Role	Date Joined
Rep. Bost, Mike [R-IL-12]	R · IL		Apr 27, 2023
Rep. Donalds, Byron [R-FL-19]	R · FL		Apr 27, 2023
Rep. Rouzer, David [R-NC-7]	R · NC		Apr 27, 2023
Rep. Bean, Aaron [R-FL-4]	R · FL		May 18, 2023
Rep. Edwards, Chuck [R-NC-11]	R · NC		May 18, 2023
Rep. Foxx, Virginia [R-NC-5]	R · NC		May 18, 2023
Rep. Rogers, Harold [R-KY-5]	R · KY		May 18, 2023
Rep. Yakym, Rudy [R-IN-2]	R · IN		May 18, 2023
Rep. Chavez-DeRemer, Lori [R-OR-5]	R · OR		May 22, 2023
Rep. Jackson, Ronny [R-TX-13]	R · TX		May 22, 2023
Rep. Ferguson, A. Drew, IV [R-GA-3]	R · GA		May 25, 2023
Rep. Hill, J. French [R-AR-2]	R · AR		May 25, 2023
Rep. Spartz, Victoria [R-IN-5]	R · IN		May 25, 2023
Rep. Estes, Ron [R-KS-4]	R · KS		May 31, 2023
Rep. Harris, Andy [R-MD-1]	R · MD		May 31, 2023
Rep. Hinson, Ashley [R-IA-2]	R · IA		Jun 14, 2023
Rep. Rogers, Mike D. [R-AL-3]	R · AL		Jun 14, 2023
Rep. Scott, Austin [R-GA-8]	R · GA		Jun 14, 2023
Rep. Gonzales, Tony [R-TX-23]	R · TX		Jun 23, 2023
Rep. Bucshon, Larry [R-IN-8]	R · IN		Jul 11, 2023
Rep. Burchett, Tim [R-TN-2]	R · TN		Jul 11, 2023
Rep. Crawford, Eric A. "Rick" [R-AR-1]	R · AR		Jul 12, 2023
Rep. Steube, W. Gregory [R-FL-17]	R · FL		Jul 12, 2023
Rep. Bice, Stephanie I. [R-OK-5]	R · OK		Jul 18, 2023
Rep. Franklin, C. Scott [R-FL-18]	R · FL		Sep 12, 2023
Rep. Miller, Carol D. [R-WV-1]	R · WV		Sep 12, 2023
Rep. Newhouse, Dan [R-WA-4]	R · WA		Sep 12, 2023
Rep. Simpson, Michael K. [R-ID-2]	R · ID		Sep 12, 2023
Rep. Rutherford, John H. [R-FL-5]	R · FL		Sep 21, 2023
Rep. Comer, James [R-KY-1]	R · KY		Oct 19, 2023
Rep. Joyce, John [R-PA-13]	R · PA		Oct 30, 2023
Rep. Green, Mark E. [R-TN-7]	R · TN		Feb 5, 2024
Rep. Hern, Kevin [R-OK-1]	R · OK		Feb 14, 2024
Rep. Fulcher, Russ [R-ID-1]	R · ID		Feb 15, 2024
Rep. Waltz, Michael [R-FL-6]	R · FL		Feb 15, 2024
Rep. Baird, James R. [R-IN-4]	R · IN		Mar 6, 2024
Rep. Harshbarger, Diana [R-TN-1]	R · TN		Mar 6, 2024
Rep. Kiggans, Jennifer A. [R-VA-2]	R · VA		Mar 6, 2024
Rep. LaTurner, Jake [R-KS-2]	R · KS		Mar 6, 2024
Rep. Murphy, Gregory F. [R-NC-3]	R · NC		Mar 6, 2024
Rep. Johnson, Dusty [R-SD-At Large]	R · SD		Mar 12, 2024
Rep. Wenstrup, Brad R. [R-OH-2]	R · OH		Mar 13, 2024

Cosponsor	Party / State	Role	Date Joined
Rep. Fischbach, Michelle [R-MN-7]	R · MN		Jun 4, 2024
Rep. Fleischmann, Charles J. "Chuck" [R-TN-3]	R · TN		Jun 11, 2024
Rep. Tenney, Claudia [R-NY-24]	R · NY		Jun 11, 2024
Rep. Mann, Tracey [R-KS-1]	R · KS		Jun 27, 2024
Rep. Luetkemeyer, Blaine [R-MO-3]	R · MO		Jul 10, 2024
Rep. Arrington, Jodey C. [R-TX-19]	R · TX		Sep 3, 2024
Rep. Banks, Jim [R-IN-3]	R · IN		Sep 3, 2024
Rep. Biggs, Andy [R-AZ-5]	R · AZ		Sep 3, 2024
Rep. Boebert, Lauren [R-CO-3]	R · CO		Sep 3, 2024
Rep. Cline, Ben [R-VA-6]	R · VA		Sep 3, 2024
Rep. Curtis, John R. [R-UT-3]	R · UT		Sep 3, 2024
Rep. Duncan, Jeff [R-SC-3]	R · SC		Sep 3, 2024
Rep. Feenstra, Randy [R-IA-4]	R · IA		Sep 3, 2024
Rep. Finstad, Brad [R-MN-1]	R · MN		Sep 3, 2024
Rep. Fry, Russell [R-SC-7]	R · SC		Sep 3, 2024
Rep. Gooden, Lance [R-TX-5]	R · TX		Sep 3, 2024
Rep. Graves, Sam [R-MO-6]	R · MO		Sep 3, 2024
Rep. Griffith, H. Morgan [R-VA-9]	R · VA		Sep 3, 2024
Rep. Higgins, Clay [R-LA-3]	R · LA		Sep 3, 2024
Rep. Langworthy, Nicholas A. [R-NY-23]	R · NY		Sep 3, 2024
Rep. McClain, Lisa C. [R-MI-9]	R · MI		Sep 3, 2024
Rep. Miller, Max L. [R-OH-7]	R · OH		Sep 3, 2024
Rep. Moore, Barry [R-AL-2]	R · AL		Sep 3, 2024
Rep. Perry, Scott [R-PA-10]	R · PA		Sep 3, 2024
Rep. Pfluger, August [R-TX-11]	R · TX		Sep 3, 2024
Rep. Smith, Adrian [R-NE-3]	R · NE		Sep 3, 2024
Rep. Stauber, Pete [R-MN-8]	R · MN		Sep 3, 2024
Rep. Tiffany, Thomas P. [R-WI-7]	R · WI		Sep 3, 2024
Rep. Wagner, Ann [R-MO-2]	R · MO		Sep 3, 2024
Rep. Alford, Mark [R-MO-4]	R · MO		Sep 9, 2024
Rep. Carey, Mike [R-OH-15]	R · OH		Sep 9, 2024
Rep. Crenshaw, Dan [R-TX-2]	R · TX		Sep 9, 2024
Rep. Lee, Laurel M. [R-FL-15]	R · FL		Sep 9, 2024
Rep. Mills, Cory [R-FL-7]	R · FL		Sep 9, 2024
Rep. Moore, Blake D. [R-UT-1]	R · UT		Sep 9, 2024
Rep. Nehls, Troy E. [R-TX-22]	R · TX		Sep 9, 2024
Rep. Valadao, David G. [R-CA-22]	R · CA		Sep 9, 2024
Rep. D'Esposito, Anthony [R-NY-4]	R · NY		Sep 11, 2024
Rep. Strong, Dale W. [R-AL-5]	R · AL		Sep 11, 2024
Rep. De La Cruz, Monica [R-TX-15]	R · TX		Sep 12, 2024
Rep. Latta, Robert E. [R-OH-5]	R · OH		Sep 12, 2024
Rep. Calvert, Ken [R-CA-41]	R · CA		Sep 17, 2024

Cosponsor	Party / State	Role	Date Joined
Rep. Houchin, Erin [R-IN-9]	R · IN		Sep 18, 2024

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Apr 20, 2023

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
118 S 293	Related bill	Feb 7, 2023: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Summary (as of Apr 20, 2023)

Fair Access to Banking Act

This bill places restrictions on certain banks, credit unions, and payment card networks if they refuse to do business with a person who complies with the law. Restrictions include prohibiting the use of electronic funds transfer systems and lending programs, termination of an institution's depository insurance, and specified civil penalties.

Banks and other specified financial institutions are allowed to deny financial services to a person only if the denial is justified by a documented failure of that person to meet quantitative, impartial, risk-based standards established in advance by the institution. This justification may not be based upon reputational risks to the institution. Banks may also deny services to a person who engaged in rude or harassing conduct toward an employee of the bank.

The bill establishes the right for a person to bring a civil action for a violation of this bill.

Actions Timeline

- **Apr 20, 2023:** Introduced in House
- **Apr 20, 2023:** Referred to the House Committee on Financial Services.