

S 1124

Anti-CBDC Surveillance State Act

Congress: 119 (2025–2027, Current)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Mar 25, 2025

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. (Mar 25, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/senate-bill/1124>

Sponsor

Name: Sen. Cruz, Ted [R-TX]

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

Cosponsors (8 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Budd, Ted [R-NC]	R · NC		Mar 25, 2025
Sen. Cramer, Kevin [R-ND]	R · ND		Mar 25, 2025
Sen. Tillis, Thomas [R-NC]	R · NC		Mar 25, 2025
Sen. Moreno, Bernie [R-OH]	R · OH		Apr 3, 2025
Sen. Lummis, Cynthia M. [R-WY]	R · WY		Jul 16, 2025
Sen. Husted, Jon [R-OH]	R · OH		Jan 8, 2026
Sen. Hagerty, Bill [R-TN]	R · TN		Feb 9, 2026
Sen. Scott, Rick [R-FL]	R · FL		May 11, 2026

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Mar 25, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
119 HR 1919	Related bill	Jul 17, 2025: Motion to reconsider laid on the table Agreed to without objection.

Anti-CBDC Surveillance State Act

This bill prohibits a Federal Reserve bank from offering products or services directly to an individual, maintaining an account on behalf of an individual, or issuing a central bank digital currency (i.e., a digital dollar). Further, the Board of Governors of the Federal Reserve System is prohibited from using a central bank digital currency to implement monetary policy or from testing, studying, creating, or implementing a central bank digital currency, with exceptions as provided by the bill.

Actions Timeline

- **Mar 25, 2025:** Introduced in Senate
- **Mar 25, 2025:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

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