HR 1658

SAFE Lending Act of 2025

Congress: 119 (2025–2027, Current)
Chamber: House
Policy Area: Finance and Financial Sector
Introduced: Feb 27, 2025
Current Status: Referred to the House Committee on Financial Services.
Latest Action: Referred to the House Committee on Financial Services. (Feb 27, 2025)
Official Text: https://www.congress.gov/bill/119th-congress/house-bill/1658

Sponsor

Name: Rep. Bonamici, Suzanne [D-OR-1]
Party: Democratic • **State:** OR • **Chamber:** House

Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Jayapal, Pramila [D-WA-7]	D · WA		Feb 27, 2025
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Feb 27, 2025
Rep. García, Jesús G. "Chuy" [D-IL-4]	D · IL		Mar 3, 2025

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Feb 27, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
119 S 780	Related bill	**Feb 27, 2025:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Summary (as of Feb 27, 2025)

Stopping Abuse and Fraud in Electronic Lending Act of 2025 or the SAFE Lending Act of 2025

This bill creates additional consumer protections applicable to certain credit and banking transactions, including matters concerning remotely created checks, electronic fund transfers, registration of small-dollar lenders, overdraft fees, and the collection of personal information.

Under the bill, remotely created checks may only be issued by a person specifically designated in writing by a consumer. The consumer must provide the designation to the consumer's depository institution. (A remotely created check is a check not issued by the bank and not signed by the account owner.)

A voluntary agreement to repay a small-dollar consumer credit transaction by an electronic fund transfer is subject to certain protections, including the right of the consumer to stop payment.

Small-dollar consumer credit providers must register with the Consumer Financial Protection Bureau. Any small-dollar consumer credit transaction is subject to the laws of the state in which the consumer resides.

The bill also prohibits overdraft fees on prepaid accounts.

Actions Timeline

- **Feb 27, 2025:** Introduced in House
- **Feb 27, 2025:** Referred to the House Committee on Financial Services.

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