

SJRES 18

A joint resolution disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to "Overdraft Lending: Very Large Financial Institutions".

Congress: 119 (2025–2027, Current)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: Feb 13, 2025

Current Status: Became Public Law No: 119-10.

Latest Action: Became Public Law No: 119-10. (May 9, 2025)

Law: 119-10 (Enacted May 9, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/senate-joint-resolution/18>

Sponsor

Name: Sen. Scott, Tim [R-SC]

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

Cosponsors (16 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Boozman, John [R-AR]	R · AR		Feb 13, 2025
Sen. Britt, Katie Boyd [R-AL]	R · AL		Feb 13, 2025
Sen. Cramer, Kevin [R-ND]	R · ND		Feb 13, 2025
Sen. Crapo, Mike [R-ID]	R · ID		Feb 13, 2025
Sen. Hagerty, Bill [R-TN]	R · TN		Feb 13, 2025
Sen. Lummis, Cynthia M. [R-WY]	R · WY		Feb 13, 2025
Sen. Moran, Jerry [R-KS]	R · KS		Feb 13, 2025
Sen. Moreno, Bernie [R-OH]	R · OH		Feb 13, 2025
Sen. Ricketts, Pete [R-NE]	R · NE		Feb 13, 2025
Sen. Risch, James E. [R-ID]	R · ID		Feb 13, 2025
Sen. Rounds, Mike [R-SD]	R · SD		Feb 13, 2025
Sen. Tillis, Thomas [R-NC]	R · NC		Feb 13, 2025
Sen. Wicker, Roger F. [R-MS]	R · MS		Feb 13, 2025
Sen. Lee, Mike [R-UT]	R · UT		Feb 19, 2025
Sen. Daines, Steve [R-MT]	R · MT		Mar 4, 2025
Sen. Thune, John [R-SD]	R · SD		Mar 12, 2025

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Discharged From	Mar 26, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
119 HRES 294	Related bill	Apr 8, 2025: Motion to reconsider laid on the table Agreed to without objection.
119 HRES 282	Related bill	Apr 1, 2025: Motion to reconsider laid on the table Agreed to without objection.
119 HJRES 59	Identical bill	Mar 21, 2025: Placed on the Union Calendar, Calendar No. 16.
119 HJRES 59	Related bill	Mar 21, 2025: Placed on the Union Calendar, Calendar No. 16.

Summary (as of May 9, 2025)

This joint resolution nullifies the final rule issued by the Consumer Financial Protection Bureau titled *Overdraft Lending: Very Large Financial Institutions* and published on December 30, 2024. The rule revises provisions regarding charges for insufficient funds in a customer's bank account (i.e., overdrafts) at very large financial institutions. Under the rule, these institutions must (1) cap overdraft charges at \$5; (2) with justification, cap charges at a higher amount; or (3) handle overdrafts as credit and comply with applicable Truth in Lending Act disclosure requirements.

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- **Apr 9, 2025:** Rule provides for consideration of S.J. Res. 18, S.J. Res. 28, H.R. 1526 and H.R. 22. The resolution provides for consideration of H.R. 22, H.R. 1526, S.J. Res. 18, and S.J. Res. 28 under a closed rule. The resolution provides for one hour of debate on each measure and one motion to recommit on H.R. 22 and H.R. 1526, and one motion to commit on S.J. Res. 18 and S.J. Res. 28.
- **Apr 9, 2025:** DEBATE - The House proceeded with one hour of debate on S.J. Res. 18.
- **Apr 9, 2025:** The previous question was ordered pursuant to the rule.
- **Apr 9, 2025:** POSTPONED PROCEEDINGS - At the conclusion of debate on S.J. Res. 18, the Chair put the question on passage of the joint resolution and by voice vote, announced that the ayes had prevailed. Mr. Hill (AR) demanded the yeas and nays and the Chair postponed further proceedings until a time to be announced.
- **Apr 9, 2025:** Considered as unfinished business. (consideration: CR H1533)

- **Apr 9, 2025:** Passed/agreed to in House: On passage Passed by the Yeas and Nays: 217 - 211 (Roll no. 96). (text: CR H1519: 1)
- **Apr 9, 2025:** On passage Passed by the Yeas and Nays: 217 - 211 (Roll no. 96). (text: CR H1519)
- **Apr 9, 2025:** Motion to reconsider laid on the table Agreed to without objection.
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- **Apr 9, 2025:** DEBATE - The House proceeded with one hour of debate on S.J. Res. 18.
- **Apr 9, 2025:** The previous question was ordered pursuant to the rule.
- **Apr 9, 2025:** POSTPONED PROCEEDINGS - At the conclusion of debate on S.J. Res. 18, the Chair put the question on passage of the joint resolution and by voice vote, announced that the ayes had prevailed. Mr. Hill (AR) demanded the yeas and nays and the Chair postponed further proceedings until a time to be announced.
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- **Apr 9, 2025:** Passed/agreed to in House: On passage Passed by the Yeas and Nays: 217 - 211 (Roll no. 96). (text: CR H1519: 1)
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- **Apr 9, 2025:** DEBATE - The House proceeded with one hour of debate on S.J. Res. 18.
- **Apr 9, 2025:** The previous question was ordered pursuant to the rule.
- **Apr 9, 2025:** POSTPONED PROCEEDINGS - At the conclusion of debate on S.J. Res. 18, the Chair put the question on passage of the joint resolution and by voice vote, announced that the ayes had prevailed. Mr. Hill (AR) demanded the yeas and nays and the Chair postponed further proceedings until a time to be announced.
- **Apr 9, 2025:** Considered as unfinished business. (consideration: CR H1533)
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- **Apr 9, 2025:** Motion to reconsider laid on the table Agreed to without objection.
- **Apr 7, 2025:** Rules Committee Resolution H. Res. 294 Reported to House. Rule provides for consideration of S.J. Res. 18, S.J. Res. 28, H.R. 1526 and H.R. 22. The resolution provides for consideration of H.R. 22, H.R. 1526, S.J. Res. 18, and S.J. Res. 28 under a closed rule. The resolution provides for one hour of debate on each measure and one motion to recommit on H.R. 22 and H.R. 1526, and one motion to commit on S.J. Res. 18 and S.J. Res. 28.
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- **Mar 31, 2025:** Message on Senate action sent to the House.
- **Mar 31, 2025:** Received in the House.
- **Mar 31, 2025:** Held at the desk.
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- **Mar 31, 2025:** Received in the House.
- **Mar 31, 2025:** Held at the desk.
- **Mar 27, 2025:** Considered by Senate. (consideration: CR S1879, S1884)
- **Mar 27, 2025:** Passed/agreed to in Senate: Passed Senate without amendment by Yea-Nay Vote. 52 - 48. Record Vote Number: 153.
- **Mar 27, 2025:** Passed Senate without amendment by Yea-Nay Vote. 52 - 48. Record Vote Number: 153. (text: CR S1884)
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- **Mar 26, 2025:** Senate Committee on Banking, Housing, and Urban Affairs discharged, by petition, pursuant to 5 U.S.C. 802(c).
- **Mar 26, 2025:** Senate Committee on Banking, Housing, and Urban Affairs discharged, by petition, pursuant to 5 U.S.C. 802(c).
- **Mar 26, 2025:** Placed on Senate Legislative Calendar under General Orders. Calendar No. 34.
- **Mar 26, 2025:** Motion to proceed to consideration of measure agreed to in Senate by Yea-Nay Vote. 52 - 47. Record Vote Number: 152.
- **Mar 26, 2025:** Measure laid before Senate by motion. (consideration: CR S1864)
- **Mar 26, 2025:** Senate Committee on Banking, Housing, and Urban Affairs discharged, by petition, pursuant to 5 U.S.C. 802(c).
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