

HR 2978

GUARD Act

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Crime and Law Enforcement

Introduced: Apr 21, 2025

Current Status: Motion to reconsider laid on the table Agreed to without objection.

Latest Action: Motion to reconsider laid on the table Agreed to without objection. (Sep 15, 2026)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/2978>

Sponsor

Name: Rep. Nunn, Zachary [R-IA-3]

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

Cosponsors (54 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Fitzgerald, Scott [R-WI-5]	R · WI		Apr 21, 2025
Rep. Gottheimer, Josh [D-NJ-5]	D · NJ		Apr 21, 2025
Rep. Nehls, Troy E. [R-TX-22]	R · TX		Aug 1, 2025
Rep. Shreve, Jefferson [R-IN-6]	R · IN		Sep 15, 2025
Rep. McBride, Sarah [D-DE-At Large]	D · DE		Sep 26, 2025
Rep. Meuser, Daniel [R-PA-9]	R · PA		Sep 26, 2025
Rep. Moore, Barry [R-AL-1]	R · AL		Sep 26, 2025
Rep. Williams, Roger [R-TX-25]	R · TX		Sep 26, 2025
Rep. Gillen, Laura [D-NY-4]	D · NY		Oct 14, 2025
Rep. Harder, Josh [D-CA-9]	D · CA		Oct 24, 2025
Rep. Brownley, Julia [D-CA-26]	D · CA		Nov 17, 2025
Rep. Sorensen, Eric [D-IL-17]	D · IL		Nov 17, 2025
Rep. Barr, Andy [R-KY-6]	R · KY		Nov 18, 2025
Rep. Grothman, Glenn [R-WI-6]	R · WI		Nov 19, 2025
Rep. Mannion, John W. [D-NY-22]	D · NY		Dec 9, 2025
Rep. Salazar, Maria Elvira [R-FL-27]	R · FL		Dec 9, 2025
Rep. Suozzi, Thomas R. [D-NY-3]	D · NY		Dec 17, 2025
Rep. Whitesides, George [D-CA-27]	D · CA		Dec 17, 2025
Rep. Tran, Derek [D-CA-45]	D · CA		Dec 18, 2025
Rep. Vasquez, Gabe [D-NM-2]	D · NM		Dec 18, 2025
Rep. Valadao, David G. [R-CA-22]	R · CA		Feb 10, 2026
Rep. Wittman, Robert J. [R-VA-1]	R · VA		Feb 10, 2026
Rep. Van Drew, Jefferson [R-NJ-2]	R · NJ		Feb 20, 2026
Rep. Downing, Troy [R-MT-2]	R · MT		Feb 23, 2026
Rep. Hayes, Jahana [D-CT-5]	D · CT		Feb 23, 2026
Rep. Lee, Susie [D-NV-3]	D · NV		Feb 23, 2026
Rep. Moore, Tim [R-NC-14]	R · NC		Feb 23, 2026
Rep. Stutzman, Marlin A. [R-IN-3]	R · IN		Feb 24, 2026
Rep. Tiffany, Thomas P. [R-WI-7]	R · WI		Feb 24, 2026
Rep. Lawler, Michael [R-NY-17]	R · NY		Mar 18, 2026
Rep. Smith, Adam [D-WA-9]	D · WA		Apr 14, 2026
Rep. Kiggans, Jennifer A. [R-VA-2]	R · VA		Apr 15, 2026
Rep. Mann, Tracey [R-KS-1]	R · KS		Apr 21, 2026
Rep. Craig, Angie [D-MN-2]	D · MN		Apr 22, 2026
Rep. Johnson, Julie [D-TX-32]	D · TX		Apr 22, 2026
Rep. De La Cruz, Monica [R-TX-15]	R · TX		Apr 23, 2026
Rep. Subramanyam, Suhas [D-VA-10]	D · VA		Apr 23, 2026
Rep. Hinson, Ashley [R-IA-2]	R · IA		May 11, 2026
Rep. Casten, Sean [D-IL-6]	D · IL		May 12, 2026
Rep. Fedorchak, Julie [R-ND-At Large]	R · ND		May 12, 2026
Rep. Latimer, George [D-NY-16]	D · NY		May 13, 2026

Cosponsor	Party / State	Role	Date Joined
Rep. Calvert, Ken [R-CA-41]	R · CA		May 14, 2026
Rep. Kim, Young [R-CA-40]	R · CA		May 14, 2026
Rep. Kennedy, Timothy M. [D-NY-26]	D · NY		May 19, 2026
Rep. Pfluger, August [R-TX-11]	R · TX		May 19, 2026
Rep. Ivey, Glenn [D-MD-4]	D · MD		Jun 2, 2026
Rep. Schmidt, Derek [R-KS-2]	R · KS		Jun 2, 2026
Rep. Evans, Gabe [R-CO-8]	R · CO		Jun 3, 2026
Rep. Palmer, Gary J. [R-AL-6]	R · AL		Jun 3, 2026
Rep. Amo, Gabe [D-RI-1]	D · RI		Jun 4, 2026
Rep. Owens, Burgess [R-UT-4]	R · UT		Jun 10, 2026
Rep. Guthrie, Brett [R-KY-2]	R · KY		Sep 3, 2026
Rep. Min, Dave [D-CA-47]	D · CA		Sep 3, 2026
Rep. Goodlander, Maggie [D-NH-2]	D · NH		Sep 14, 2026

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Apr 21, 2025
Financial Services Committee	House	Markup By	May 13, 2026
Financial Services Committee	House	Reported By	Jun 24, 2026
Judiciary Committee	House	Referred To	Apr 21, 2025

Subjects & Policy Tags

Policy Area:

Crime and Law Enforcement

Related Bills

Bill	Relationship	Last Action
119 S 2544	Related bill	Feb 9, 2026: Placed on Senate Legislative Calendar under General Orders. Calendar No. 317.

Summary (as of Jun 24, 2026)

Guarding Unprotected Aging Retirees from Deception Act of 2026 or the GUARD Act of 2026

This bill allows state, local, and tribal law enforcement agencies and grantees that receive funds from certain law enforcement grant programs to use the funds to investigate general financial fraud, elder financial fraud, and pig butchering. *Pig butchering* refers to a confidence and investment fraud in which a victim is gradually lured into transferring increasing amounts of money, generally in the form of cryptocurrency, into a fake virtual investment.

The bill allows federal law enforcement agencies to assist state, local, and tribal law enforcement agencies and fusion centers in the use of tracing tools for blockchain and related technology tools.

Finally, the bill requires the Financial Crimes Enforcement Network (FinCEN) to report on efforts to combat general financial fraud, elder financial fraud, pig butchering, and scams, including an evaluation of any legislative recommendations to improve the efforts. The bill also requires FinCEN to report on the state of general financial fraud, elder financial fraud, pig butchering, and scams in the United States, including trends in the crimes.

Actions Timeline

- **Sep 15, 2026:** Considered as unfinished business.
- **Sep 15, 2026:** Passed/agreed to in House: On motion to suspend the rules and pass the bill, as amended Agreed to by the Yeas and Nays: (2/3 required): 414 - 7 (Roll no. 301).
- **Sep 15, 2026:** On motion to suspend the rules and pass the bill, as amended Agreed to by the Yeas and Nays: (2/3 required): 414 - 7 (Roll no. 301). (text: CR H5602-5603)
- **Sep 15, 2026:** Motion to reconsider laid on the table Agreed to without objection.
- **Sep 15, 2026:** On motion to suspend the rules and pass the bill, as amended Agreed to by the Yeas and Nays: (2/3 required): 414 - 7 (Roll no. 301).
- **Sep 14, 2026:** Ms. De La Cruz moved to suspend the rules and pass the bill, as amended.
- **Sep 14, 2026:** Considered under suspension of the rules. (consideration: CR H5602-5605)
- **Sep 14, 2026:** DEBATE - The House proceeded with forty minutes of debate on H.R. 2978.
- **Sep 14, 2026:** At the conclusion of debate, the Yeas and Nays were demanded and ordered. Pursuant to the provisions of clause 8, rule XX, the Chair announced that further proceedings on the motion would be postponed.
- **Sep 14, 2026:** Considered under suspension of the rules.
- **Jun 24, 2026:** Reported (Amended) by the Committee on Financial Services. H. Rept. 119-709, Part I.
- **May 13, 2026:** Committee Consideration and Mark-up Session Held
- **May 13, 2026:** Ordered to be Reported (Amended) by the Yeas and Nays: 52 - 0.
- **Apr 21, 2025:** Introduced in House
- **Apr 21, 2025:** Referred to the Committee on the Judiciary, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

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