

## HR 3390

Bringing the Discount Window into the 21st Century Act

**Congress:** 119 (2025–2027, Current)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** May 14, 2025

**Current Status:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs

**Latest Action:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Feb 11, 2026)

**Official Text:** <https://www.congress.gov/bill/119th-congress/house-bill/3390>

### Sponsor

**Name:** Rep. De La Cruz, Monica [R-TX-15]

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

### Cosponsors (2 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Lucas, Frank D. [R-OK-3]	R · OK		May 14, 2025
Rep. Meuser, Daniel [R-PA-9]	R · PA		May 14, 2025

### Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Feb 11, 2026
Financial Services Committee	House	Reported By	Sep 4, 2025

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

Bill	Relationship	Last Action
119 HR 6955	Related bill	<b>Apr 20, 2026:</b> Placed on the Union Calendar, Calendar No. 535.

## **Bringing the Discount Window into the 21st Century Act**

This bill requires the Board of Governors of the Federal Reserve System to review and develop a remediation plan for its discount window lending program, which provides loans to depository institutions to support an institution's security and liquidity.

The review must consider topics such as the sufficiency of the technology infrastructure, the effectiveness of the existing operating hours of the discount window, and how the discount window interacts with other liquidity providers during normal operations and in times of financial distress.

The remediation plan must address any identified deficiencies, establish timelines and milestones for implementation, and be approved by the board.

The bill requires annual reports to Congress regarding the plan.

## Actions Timeline

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- **Feb 11, 2026:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
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- **Feb 9, 2026:** Considered under suspension of the rules. (consideration: CR H2076-2078; text: CR H2076-2077)
- **Feb 9, 2026:** DEBATE - The House proceeded with forty minutes of debate on H.R. 3390.
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