

HR 4544

American Access to Banking Act

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Jul 17, 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. (May 21, 2026)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/4544>

Sponsor

Name: Rep. Waters, Maxine [D-CA-43]

Party: Democratic • **State:** CA • **Chamber:** House

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	May 21, 2026
Financial Services Committee	House	Reported By	Sep 8, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

American Access to Banking Act

This bill requires federal financial regulators to review and streamline the application process for the formation of de novo, or new, depository institutions or credit unions.

Regulators must (1) review the application process; (2) to the extent practicable, collect necessary information from other agencies in order to minimize requests for applicant information; and (3) review how de novo financial intuitions raise capital while maintaining investor protections, including the impact of restrictions on raising capital.

At the request of an applicant, regulators must (1) designate an employee as a caseworker to assist in the application process, and (2) provide a list of similar institutions interested in serving as a mentor.

Each regulator must also develop a state and stakeholder engagement plan to assist interested parties with understanding the relevant regulatory processes.

Actions Timeline

- **May 21, 2026:** Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
- **May 20, 2026:** Considered as unfinished business. (consideration: CR H3645)
- **May 20, 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): 405 - 4 (Roll no. 178).
- **May 20, 2026:** On motion to suspend the rules and pass the bill, as amended Agreed to by the Yeas and Nays: (2/3 required): 405 - 4 (Roll no. 178).
- **May 20, 2026:** Motion to reconsider laid on the table Agreed to without objection.
- **May 19, 2026:** Mr. Hill (AR) moved to suspend the rules and pass the bill, as amended.
- **May 19, 2026:** Considered under suspension of the rules. (consideration: CR H3584-3586; text: CR H3584-3585)
- **May 19, 2026:** DEBATE - The House proceeded with forty minutes of debate on H.R. 4544.
- **May 19, 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 8, 2025:** Reported (Amended) by the Committee on Financial Services. H. Rept. 119-253.
- **Sep 8, 2025:** Placed on the Union Calendar, Calendar No. 210.
- **Jul 23, 2025:** Committee Consideration and Mark-up Session Held
- **Jul 23, 2025:** Ordered to be Reported in the Nature of a Substitute by the Yeas and Nays: 49 - 0.
- **Jul 22, 2025:** Committee Consideration and Mark-up Session Held
- **Jul 17, 2025:** Introduced in House
- **Jul 17, 2025:** Referred to the House Committee on Financial Services.

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