

HR 5317

Community Bank Deposit Access Act of 2025

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Sep 11, 2025

Current Status: Placed on the Union Calendar, Calendar No. 321.

Latest Action: Placed on the Union Calendar, Calendar No. 321. (Nov 4, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/5317>

Sponsor

Name: Rep. Hill, J. French [R-AR-2]

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

Cosponsors

No cosponsors are listed for this bill.

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Reported By	Nov 4, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
119 HR 6955	Related bill	Mar 4, 2026: Ordered to be Reported by the Yeas and Nays: 26 - 16.

Community Bank Deposit Access Act of 2025

This bill changes the treatment of certain types of deposits so they are no longer classified as brokered deposits. Brokered deposits are funds placed by a broker on behalf of a client in a depository institution to maximize interest rates and for depository insurance purposes. Currently, institutions that accept brokered deposits may be subject to additional oversight.

In particular, under the bill, custodial deposits at insured depository institutions with less than \$10 billion in total assets shall not be treated as brokered deposits if the deposits do not exceed 20% of the institution's liabilities. The institution must be well-capitalized and have a specified minimum soundness rating, or be in possession of a waiver from the Federal Deposit Insurance Corporation.

The bill also generally applies existing interest rate limits applicable to institutions that are not well-capitalized to similar institutions that accept custodial deposits.

- **Sep 11, 2025:** Referred to the House Committee on Financial Services.
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