

HJRES 59

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: House

Policy Area: Finance and Financial Sector

Introduced: Feb 13, 2025

Current Status: Placed on the Union Calendar, Calendar No. 16.

Latest Action: Placed on the Union Calendar, Calendar No. 16. (Mar 21, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/house-joint-resolution/59>

Sponsor

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

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

Cosponsors (17 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Barr, Andy [R-KY-6]	R · KY		Feb 13, 2025
Rep. Donalds, Byron [R-FL-19]	R · FL		Feb 13, 2025
Rep. Downing, Troy [R-MT-2]	R · MT		Feb 13, 2025
Rep. Grothman, Glenn [R-WI-6]	R · WI		Feb 13, 2025
Rep. Haridopolos, Mike [R-FL-8]	R · FL		Feb 13, 2025
Rep. Huizenga, Bill [R-MI-4]	R · MI		Feb 13, 2025
Rep. Meuser, Daniel [R-PA-9]	R · PA		Feb 13, 2025
Rep. Moore, Tim [R-NC-14]	R · NC		Feb 13, 2025
Rep. Norman, Ralph [R-SC-5]	R · SC		Feb 13, 2025
Rep. Ogles, Andrew [R-TN-5]	R · TN		Feb 13, 2025
Rep. Salazar, Maria Elvira [R-FL-27]	R · FL		Feb 13, 2025
Rep. Timmons, William R. [R-SC-4]	R · SC		Feb 13, 2025
Rep. Wagner, Ann [R-MO-2]	R · MO		Feb 13, 2025
Rep. Williams, Roger [R-TX-25]	R · TX		Feb 13, 2025
Rep. Ezell, Mike [R-MS-4]	R · MS		Feb 21, 2025
Rep. Loudermilk, Barry [R-GA-11]	R · GA		Feb 21, 2025
Rep. Johnson, Dusty [R-SD-At Large]	R · SD		Mar 14, 2025

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Reported By	Mar 21, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
119 SJRES 18	Identical bill	May 9, 2025: Became Public Law No: 119-10.
119 SJRES 18	Related bill	May 9, 2025: Became Public Law No: 119-10.

Summary (as of Feb 13, 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.

- Feb 13, 2025:** Introduced in House
- **Feb 13, 2025:** Referred to the House Committee on Financial Services.
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