

## HR 7866

To restore and clarify the intent of the Federal interest rate exportation parity for State-chartered banks by allowing States to opt out of preemption only with respect to loans made by their own chartered institutions, and for other purposes.

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

**Chamber:** House

**Introduced:** Mar 9, 2026

**Current Status:** Referred to the House Committee on Financial Services.

**Latest Action:** Referred to the House Committee on Financial Services. (Mar 9, 2026)

**Official Text:** <https://www.congress.gov/bill/119th-congress/house-bill/7866>

### Sponsor

**Name:** Rep. Davidson, Warren [R-OH-8]

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

### Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Barr, Andy [R-KY-6]	R · KY		Mar 9, 2026

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Mar 9, 2026

### Subjects & Policy Tags

*No subjects or policy tags are listed for this bill.*

### Related Bills

*No related bills are listed.*

### Summary

*No summary is currently available for this bill.*

### Actions Timeline

- **Mar 9, 2026:** Introduced in House
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