

HR 987

Fair Access to Banking Act

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Feb 5, 2025

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

Latest Action: Referred to the House Committee on Financial Services. (Feb 5, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/987>

Sponsor

Name: Rep. Barr, Andy [R-KY-6]

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

Cosponsors (92 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Clyde, Andrew S. [R-GA-9]	R · GA		Feb 5, 2025
Rep. Franklin, Scott [R-FL-18]	R · FL		Feb 5, 2025
Rep. Harrigan, Pat [R-NC-10]	R · NC		Feb 5, 2025
Rep. Meuser, Daniel [R-PA-9]	R · PA		Feb 5, 2025
Rep. Arrington, Jodey C. [R-TX-19]	R · TX		Feb 6, 2025
Rep. Fitzgerald, Scott [R-WI-5]	R · WI		Feb 6, 2025
Rep. Foxx, Virginia [R-NC-5]	R · NC		Feb 6, 2025
Rep. Higgins, Clay [R-LA-3]	R · LA		Feb 6, 2025
Rep. Buchanan, Vern [R-FL-16]	R · FL		Feb 10, 2025
Rep. DesJarlais, Scott [R-TN-4]	R · TN		Feb 10, 2025
Rep. Estes, Ron [R-KS-4]	R · KS		Feb 10, 2025
Rep. Finstad, Brad [R-MN-1]	R · MN		Feb 10, 2025
Rep. Graves, Sam [R-MO-6]	R · MO		Feb 10, 2025
Rep. Rogers, Mike D. [R-AL-3]	R · AL		Feb 10, 2025
Rep. Scott, Austin [R-GA-8]	R · GA		Feb 10, 2025
Rep. Self, Keith [R-TX-3]	R · TX		Feb 10, 2025
Rep. Strong, Dale W. [R-AL-5]	R · AL		Feb 10, 2025
Rep. Tenney, Claudia [R-NY-24]	R · NY		Feb 10, 2025
Rep. Van Duyne, Beth [R-TX-24]	R · TX		Feb 10, 2025
Rep. Weber, Randy K. Sr. [R-TX-14]	R · TX		Feb 10, 2025
Rep. Yakym, Rudy [R-IN-2]	R · IN		Feb 10, 2025
Rep. Amodei, Mark E. [R-NV-2]	R · NV		Feb 11, 2025
Rep. Moore, Barry [R-AL-1]	R · AL		Feb 11, 2025
Rep. Rutherford, John H. [R-FL-5]	R · FL		Feb 11, 2025
Rep. Smith, Adrian [R-NE-3]	R · NE		Feb 11, 2025
Rep. Boebert, Lauren [R-CO-4]	R · CO		Feb 12, 2025
Rep. Collins, Mike [R-GA-10]	R · GA		Feb 12, 2025
Rep. Downing, Troy [R-MT-2]	R · MT		Feb 12, 2025
Rep. Bergman, Jack [R-MI-1]	R · MI		Feb 24, 2025
Rep. Burlison, Eric [R-MO-7]	R · MO		Feb 24, 2025
Rep. Carter, Earl L. "Buddy" [R-GA-1]	R · GA		Feb 24, 2025
Rep. Langworthy, Nicholas A. [R-NY-23]	R · NY		Feb 24, 2025
Rep. Latta, Robert E. [R-OH-5]	R · OH		Feb 24, 2025
Rep. Lee, Laurel M. [R-FL-15]	R · FL		Feb 24, 2025
Rep. Mann, Tracey [R-KS-1]	R · KS		Feb 24, 2025
Rep. Pfluger, August [R-TX-11]	R · TX		Feb 24, 2025
Rep. Harris, Andy [R-MD-1]	R · MD		Feb 27, 2025
Rep. Bost, Mike [R-IL-12]	R · IL		Mar 3, 2025
Rep. Hudson, Richard [R-NC-9]	R · NC		Mar 10, 2025
Rep. Shreve, Jefferson [R-IN-6]	R · IN		Mar 10, 2025
Rep. Comer, James [R-KY-1]	R · KY		Mar 11, 2025

Cosponsor	Party / State	Role	Date Joined
Rep. Ogles, Andrew [R-TN-5]	R · TN		Mar 21, 2025
Rep. Walberg, Tim [R-MI-5]	R · MI		Mar 21, 2025
Rep. Bean, Aaron [R-FL-4]	R · FL		Mar 24, 2025
Rep. Gooden, Lance [R-TX-5]	R · TX		Mar 24, 2025
Rep. Hern, Kevin [R-OK-1]	R · OK		Mar 24, 2025
Rep. Cline, Ben [R-VA-6]	R · VA		Mar 31, 2025
Rep. Williams, Roger [R-TX-25]	R · TX		Apr 1, 2025
Rep. Huizenga, Bill [R-MI-4]	R · MI		Apr 10, 2025
Rep. Newhouse, Dan [R-WA-4]	R · WA		Apr 10, 2025
Rep. Sessions, Pete [R-TX-17]	R · TX		Apr 10, 2025
Rep. Stefanik, Elise M. [R-NY-21]	R · NY		Apr 10, 2025
Rep. Donalds, Byron [R-FL-19]	R · FL		May 5, 2025
Rep. Fry, Russell [R-SC-7]	R · SC		May 5, 2025
Rep. Haridopolos, Mike [R-FL-8]	R · FL		May 5, 2025
Rep. Owens, Burgess [R-UT-4]	R · UT		May 5, 2025
Rep. Steube, W. Gregory [R-FL-17]	R · FL		May 5, 2025
Rep. Timmons, William R. [R-SC-4]	R · SC		May 5, 2025
Rep. Wagner, Ann [R-MO-2]	R · MO		May 5, 2025
Rep. Wied, Tony [R-WI-8]	R · WI		May 5, 2025
Rep. Hinson, Ashley [R-IA-2]	R · IA		May 13, 2025
Rep. Crenshaw, Dan [R-TX-2]	R · TX		Jun 5, 2025
Rep. Harshbarger, Diana [R-TN-1]	R · TN		Jun 5, 2025
Rep. Miller, Carol D. [R-WV-1]	R · WV		Jun 5, 2025
Rep. Moolenaar, John R. [R-MI-2]	R · MI		Jun 5, 2025
Rep. Moore, Blake D. [R-UT-1]	R · UT		Jun 5, 2025
Rep. Nehls, Troy E. [R-TX-22]	R · TX		Jun 5, 2025
Rep. Gill, Brandon [R-TX-26]	R · TX		Jun 9, 2025
Rep. Fulcher, Russ [R-ID-1]	R · ID		Jun 10, 2025
Rep. Valadao, David G. [R-CA-22]	R · CA		Jun 24, 2025
Rep. Feenstra, Randy [R-IA-4]	R · IA		Jul 16, 2025
Rep. Gimenez, Carlos A. [R-FL-28]	R · FL		Jul 16, 2025
Rep. Wilson, Joe [R-SC-2]	R · SC		Jul 16, 2025
Rep. Evans, Gabe [R-CO-8]	R · CO		Aug 26, 2025
Rep. Burchett, Tim [R-TN-2]	R · TN		Aug 29, 2025
Rep. Rouzer, David [R-NC-7]	R · NC		Aug 29, 2025
Rep. Biggs, Sheri [R-SC-3]	R · SC		Sep 2, 2025
Rep. Goldman, Craig A. [R-TX-12]	R · TX		Sep 15, 2025
Rep. Grothman, Glenn [R-WI-6]	R · WI		Sep 15, 2025
Rep. Jackson, Ronny [R-TX-13]	R · TX		Sep 15, 2025
Rep. McDowell, Addison P. [R-NC-6]	R · NC		Sep 15, 2025
Rep. McGuire, John J. [R-VA-5]	R · VA		Sep 15, 2025
Rep. Fischbach, Michelle [R-MN-7]	R · MN		Oct 6, 2025

Cosponsor	Party / State	Role	Date Joined
Rep. Issa, Darrell [R-CA-48]	R · CA		Oct 6, 2025
Rep. Hamadeh, Abraham J. [R-AZ-8]	R · AZ		Nov 20, 2025
Rep. Simpson, Michael K. [R-ID-2]	R · ID		Dec 1, 2025
Rep. Calvert, Ken [R-CA-41]	R · CA		Dec 4, 2025
Rep. Allen, Rick W. [R-GA-12]	R · GA		Dec 9, 2025
Rep. Jack, Brian [R-GA-3]	R · GA		Jan 7, 2026
Rep. Joyce, David P. [R-OH-14]	R · OH		Feb 23, 2026
Rep. Fallon, Pat [R-TX-4]	R · TX		Mar 26, 2026
Rep. Letlow, Julia [R-LA-5]	R · LA		Apr 9, 2026

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Feb 5, 2025

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
119 S 401	Related bill	Feb 4, 2025: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Summary (as of Feb 5, 2025)

Fair Access to Banking Act

This bill places restrictions on certain banks, credit unions, and payment card networks if they refuse to do business with a person who complies with the law. Restrictions include prohibiting the use of electronic funds transfer systems and lending programs, termination of an institution's depository insurance, and specified civil penalties.

Banks and other specified financial institutions are allowed to deny financial services to a person only if the denial is justified by a documented failure of that person to meet quantitative, impartial, risk-based standards established in advance by the institution. This justification may not be based upon reputational risks to the institution.

The bill establishes the right for a person to bring a civil action for a violation of this bill.

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