

### **H.R. 1799 – Financial Reporting Threshold Modernization Act**

*Adjusts the outdated \$10,000 Currency Transaction Report (CTR) threshold to \$30,000 and indexes for inflation, freeing up resources for compliance and member service.*

**Sponsor: Rep. Barry Loudermilk (GA-11)**

**Cosponsors:**

Rep. Darren Soto (FL-09)  
Rep. Mike Rogers (AL-03)  
Rep. Mike Collins (GA-10)  
Rep. Buddy Carter (GA-01)  
Rep. Gus Bilirakis (FL-12)

### **H.R.4936 and S.2019 – The TRAPS Act**

*Establishes a Treasury-led interagency task force to combat payment scams, examine fraud trends, and issue policy recommendations.*

**Cosponsors:**

Rep. Don Beyer (VA-08)  
Rep. Terri Sewell (AL-07)  
Rep. Darren Soto (FL-09)  
Rep. Eugene Vindman (VA-07)  
Rep. David Scott (GA-13)  
Rep. Vern Buchanan (FL-16)  
Sen. Raphael Warnock (GA)  
Sen. Mark Warner (VA)  
Sen. Jon Ossoff (GA)

### **H.R. 507 – Veterans Member Business Loan Act**

*Removes loans to veteran-owned businesses from the credit union MBL cap, expanding veterans' access to capital for starting and growing businesses.*

**Cosponsors:**

Rep. John Rutherford (FL-05)  
Rep. Sheila Cherfilus-McCormick (FL-20)  
Rep. Cory Mills (FL-07)  
Rep. Darren Soto (FL-09)  
Rep. Terri Sewell (AL-07)

### **H.R.654 – TABS Act of 2025**

*Renames the CFPB as the Consumer Financial Empowerment Agency, establishes it as an independent agency, and brings it under appropriations.*

**Cosponsors:**

Rep. Mike Haridopolos (FL-08)  
Rep. Barry Loudermilk (GA-11)

### **S.522 – Credit Union Board Modernization Act**

*Modernizes governance requirements for credit union boards.*

**Cosponsors:**

Sen. Tommy Tuberville (AL)  
Sen. Tim Kaine (VA)  
Sen. Katie Britt (AL)  
Sen. Mark Warner (VA)

### **H.R. 3445 – Bureau of Consumer Financial Protection Commission Act**

*Restructures the CFPB from a single director to a five-member bipartisan commission.*

**Cosponsors:**

Rep. Vern Buchanan (FL-16)