

M E M O R A N D U M

TO: Members of the Committee on Financial Services

FROM: Committee Majority Staff

DATE: January 16, 2026

SUBJECT: January 22, 2026, Full Committee Markup

On Thursday, January 22, 2026, at 10:00 a.m. EST, the House Committee on Financial Services will meet in Room 2128 of the Rayburn House Office Building to markup the following measures in an order to be determined by the Chairman.

1. H.Res.1007, Expressing the sense of the House of Representatives with respect to the use of artificial intelligence in the financial services and housing industries.
2. H.R. 1799, the Financial Reporting Threshold Modernization Act
3. H.R. 4171, the Small Entrepreneurs' Empowerment and Development (SEED) Act of 2025
4. H.R. 5877, the Combatting Money Laundering in Cyber Crime Act of 2025
5. H.R. 6967, the Public Company Advisory Committee Act of 2026
6. H.R. 7056, the Community Bank Regulatory Tailoring Act
7. H.R. 7085, a bill to amend the Securities Exchange Act of 1934 to repeal certain disclosure requirements related to conflict minerals
8. H.R. 7127, the Restoring the Secondary Trading Market Act
9. H.R. 7128, the TRIA Program Reauthorization Act of 2026

H.Res.1007, Expressing the sense of the House of Representatives with respect to the use of artificial intelligence in the financial services and housing industries.

H.Res.1007, Expressing the sense of the House of Representatives with respect to the use of artificial intelligence in the financial services and housing industries, was introduced on January 16, 2026, by Rep. Bryan Steil (R-WI). This resolution was included as part of the December 10, 2026, hearing titled “From Principles to Policy: Enabling 21st Century AI Innovation in Financial Services.” This resolution expresses support for the use of artificial intelligence in the financial services and housing industries.

H.R. 1799, the Financial Reporting Threshold Modernization Act

H.R. 1799, the *Financial Reporting Threshold Modernization Act*, was introduced on March 3, 2025, by Rep. Barry Loudermilk (R-GA). The bill was included as part of the April 1, 2025, hearing titled “Following the Money: Tools and Techniques to Combat Fraud.” This bill would update the threshold for automatic domestic currency transaction reports (CTRs) from \$10,000 to \$30,000 and certain thresholds for suspicious activity reports where such exist, while permanently indexing the CTR threshold to inflation every five years.

H.R. 4171, the Small Entrepreneurs Empowerment and Development (SEED) Act of 2025
H.R. 4171, the *Small Entrepreneurs' Empowerment and Development (SEED) Act of 2025*, was introduced on June 26, 2025, by Rep. Andrew Garbarino (R-NY). The bill was included as part of the February 26, 2025, Subcommittee on Capital Markets hearing titled “The Future of American Capital: Strengthening Public and Private Markets by Increasing Investor Access and Facilitating Capital Formation” and the March 25, 2025, full Committee hearing titled “Beyond Silicon Valley: Expanding Access to Capital Across America.” This legislation amends the *Securities Act of 1933* to provide small issuers with a micro-offering exemption free of mandated disclosures or offering filings, but subject to the anti-fraud provisions of the federal securities laws.

H.R. 5877, the Combatting Money Laundering in Cyber Crime Act of 2025

H.R. 5877, the *Combatting Money Laundering in Cyber Crime Act of 2025*, was introduced on October 31, 2025, by Rep. Scott Fitzgerald (R-WI). The bill was included as part of the February 25, 2025, hearing titled “Examining Policies to Counter China.” This bill would strengthen authorities of the United States Secret Service by closing a gap in their ability to investigate various crimes related to digital asset transactions and to counter transnational cyber-criminal activity and authorizing them to detect and arrest for these offenses.

H.R. 6967, the Public Company Advisory Committee Act of 2026

H.R. 6967, the *Public Company Advisory Committee Act of 2026*, was introduced on January 7, 2026, by Rep. Frank Lucas (R-OK). This bill was included as part of the September 10, 2025, full Committee hearing titled, “Proxy Power and Proposal Abuse: Reforming Rule 14a-8 to Protect Shareholder Value.” This legislation amends the *Securities Exchange Act of 1934* to establish within the Securities and Exchange Commission, the Public Company Advisory Committee.

H.R. 7056, the Community Bank Regulatory Tailoring Act

H.R. 7056, the *Community Bank Regulatory Tailoring Act*, was introduced on January 14, 2026, by Rep. Andy Barr (R-KY). This bill was included as part of the January 21, 2026, hearing titled “Oversight of the Department of Housing and Urban Development and Federal Housing Administration.” This bill indexes various asset-based thresholds for bank regulations to nominal GDP for community banks and small credit unions.

H.R. 7085, a bill to amend the Securities Exchange Act of 1934 to repeal certain disclosure requirements related to conflict minerals

H.R. 7085, a bill to amend the *Securities Exchange Act of 1934* to repeal certain disclosure requirements related to conflict minerals, was introduced on January 15, 2026, by Rep. Bill Huizenga (R-MI). The bill was included as part of the July 15, 2025, full Committee hearing titled “Dodd-Frank Turns 15: Lessons Learned and the Road Ahead.” This legislation repeals Section 1502 of the *Dodd-Frank Act*, which requires public companies to disclose whether they source “conflict minerals” (tin, tungsten, tantalum, and gold) from the Democratic Republic of the Congo region.

H.R. 7127, the Restoring the Secondary Trading Market Act

H.R. 7127, the *Restoring the Secondary Trading Market Act*, was introduced on January 16, 2026, by Rep. Dan Meuser (R-PA). The bill was included as part of the February 26, 2025, Subcommittee on Capital Markets hearing titled “The Future of American Capital: Strengthening Public and Private Markets by Increasing Investor Access and Facilitating Capital Formation” and the March 25, 2025, full Committee hearing titled “Beyond Silicon Valley: Expanding Access to Capital Across America.” This legislation amends the *Securities Act of 1933* to preempt state regulation of off-exchange secondary trading, provided the issuing company maintains certain up-to-date public financial disclosures.

H.R. 7128, the TRIA Program Reauthorization Act of 2026

H.R. 7128, the *Terrorism Risk Insurance Act of 2026* was introduced on January 16, 2026, by Rep. Mike Flood, (R-NE). This bill was attached to the September 17, 2025, hearing titled “The Reauthorization of the Terrorism Risk Insurance Act of 2002.” This bill reauthorizes the Department of the Treasury’s Terrorism Insurance Program for an additional seven years, through the end of calendar year 2034. It also makes improvements to the event certification process, as well as other technical changes to the program which is currently set to expire in December 2027.