

MEMORANDUM

TO: Members of the Committee on Financial Services

FROM: Committee Majority Staff

DATE: May 8, 2026

SUBJECT: May 13, 2026, Full Committee Markup

On Wednesday, May 13, 2026, at 10:00 a.m. ET, 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.R. 2152, the Artificial Intelligence Practices, Logistics, Actions, and Necessities (AI PLAN) Act
2. H.R. 2978, the Guarding Unprotected Aging Retirees from Deception (GUARD) Act
3. H.R. 4801, the Unleashing AI Innovation in Financial Services Act
4. H.R. 5396, the Price Stability Act of 2025
5. H.R. 8278, the Fostering the Use of Technology to Uphold Regulatory Effectiveness in Supervision (FUTURES) Act
6. H.R. 8671, the Bank Fraud Technology Advancement Act of 2026

H.R. 2152, the Artificial Intelligence Practices, Logistics, Actions, and Necessities (AI PLAN) Act

H.R. 2152, the *Artificial Intelligence Practices, Logistics, Actions, and Necessities (AI PLAN) Act*, was introduced on March 14, 2025, by Rep. Zach Nunn (R-IA) and has seven cosponsors. The bill was attached to a Digital Assets, Financial Technology, and Artificial Intelligence Subcommittee hearing, “Unlocking the Next Generation of AI in the U.S. Financial System for Consumers, Businesses, and Competitiveness” on September 18, 2025, and a Full Committee hearing, “From Principles to Policy: Enabling 21st Century AI Innovation in Financial Services,” on December 10, 2025. H.R. 2152 directs the Department of the Treasury, the Department of Homeland Security, and the Department of Commerce to jointly submit a report assessing the national and economic security risks posed using artificial intelligence (AI) in financial crimes. Following submission of the report, H.R. 2152 requires these agencies to provide recommendations for legislative action, as well as best practices for both public- and private-sector entities to mitigate and respond to these emerging threats.

H.R. 2978, the Guarding Unprotected Aging Retirees from Deception (GUARD) Act

H.R. 2978, the *Guarding Unprotected Aging Retirees from Deception (GUARD) Act*, was introduced on April 21, 2025, by Rep. Nunn and has 37 cosponsors. The bill was attached to a

National Security, Illicit Finance, and International Financial Institutions Subcommittee hearing, “Following the Money: Tools and Techniques to Combat Fraud,” on April 1, 2025.

H.R. 2978 will allow state and local law enforcement to utilize funding from certain existing federal law enforcement grant programs to facilitate the retention and training of personnel, and other enforcement activities associated with the countering of general financial fraud, elder fraud, and pig butchering. The bill would also permit federal law enforcement to assist state and local law enforcement agencies in the use of blockchain tracing tools and related technology. The bill additionally requires the Treasury Department to produce a comprehensive study on the state of fraud and scams within two years of enactment, as well as report separately on efforts and recommendations related to fraud and scams within one year of enactment.

H.R. 4801, the Unleashing AI Innovation in Financial Services Act

H.R. 4801, the *Unleashing AI Innovation in Financial Services Act*, was introduced on July 29, 2025, by Chairman French Hill (R-AR) and has three cosponsors. The bill was attached to the September 18, 2025, Digital Assets, Financial Technology, and Artificial Intelligence Subcommittee hearing, “Unlocking the Next Generation of AI in the U.S. Financial System for Consumers, Businesses, and Competitiveness” and the December 10, 2025, Full Committee hearing, “From Principles to Policy: Enabling 21st Century AI Innovation in Financial Services.” H.R. 4801 requires financial regulatory agencies to establish or identify departments to serve as AI Innovation Labs, enabling regulated entities to test AI within regulatory sandboxes.

H.R. 5396, the Price Stability Act of 2025

H.R. 5396, the *Price Stability Act of 2025*, was introduced on September 16, 2025, by Chairman Hill and has two cosponsors. The bill was attached to a Monetary Policy, Treasury Market Resilience, and Economic Prosperity Task Force hearing, “Less Mandates. More Independence” on September 17, 2025. H.R. 5396 would replace the Federal Reserve’s current dual mandate of maximum employment and stable prices with a single price stability mandate.

H.R. 8278, the Fostering the Use of Technology to Uphold Regulatory Effectiveness in Supervision (FUTURES) Act

H.R. 8278, the *Fostering the Use of Technology to Uphold Regulatory Effectiveness in Supervision (FUTURES) Act*, was introduced on April 14, 2026, by Rep. Marlin Stutzman (R-IN) and has one cosponsor. The bill was attached as a discussion draft to the January 13, 2026, Digital Assets, Financial Technology, and Artificial Intelligence Subcommittee hearing, “Delivering for American Consumers: A Review of FinTech Innovations and Regulations.” H.R. 8278 requires financial regulatory agencies to assess the technologies they use and determine whether those technologies pose challenges to conduct real-time supervisory assessments of the firms within its jurisdiction. H.R. 8278 also requires the agencies to review their practices to ensure efficiency and identify opportunities for the agency to test new technological systems.

H.R. 8671, the Bank Fraud Technology Advancement Act of 2026

H.R. 8671, the *Bank Fraud Technology Advancement Act of 2026* was introduced on May 7, 2026, by Rep. Mike Flood (R-NE). The bill was attached to a Financial Institutions Subcommittee hearing, “Fighting Fraud on the Front Lines: Challenges and Opportunities for Financial Institutions” on March 5, 2026. H.R. 8671 requires the Federal banking agencies and the National Credit Union Administration to study how advanced technologies such as AI and machine learning are used to detect and prevent financial fraud, with a focus on challenges faced by smaller banks and credit unions. Within 18 months, they must report to Congress on barriers to adoption and provide recommendations, including ways to improve access to technology and strengthen information sharing while protecting privacy. The bill also authorizes a voluntary pilot program to expand community financial institutions’ access to fraud-fighting technology.