

MEMORANDUM

TO: Members of the Committee on Financial Services

FROM: Committee Majority Staff

DATE: June 25, 2026

SUBJECT: June 30 – July 1, 2026, Full Committee Markup

On Tuesday, June 30, 2026, at 10:00 a.m. ET, and Wednesday, July 1, 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. Resolution to Reauthorize the Task Force on Monetary Policy, Treasury Market Resilience, and Economic Prosperity
2. H.R. 1483, the Protecting Investors' Personally Identifiable Information Act
3. H.R. 1640, the Heirs' Estate Inheritance Resolution and Succession (HEIRS) Act of 2025
4. H.R. 5402, the Credit Access and Inclusion Act of 2025
5. H.R. 5775, the FCRA Liability Harmonization Act
6. H.R. 7030, the Securing Facilities for Mental Health Services Act
7. H.R. 7187, the Clarity for Compensation Act
8. H.R. 8141, the Fair Credit Reporting Reseller Accuracy Act
9. H.R. 9329, the SEC Reform and Restructuring Act
10. H.R. 9330, the Earned Wage Access Consumer Protection Act
11. H.R. 9331, the Strengthening Transaction Oversight and Preventing (STOP) Payments Fraud Act of 2026

Resolution to Reauthorize the Task Force on Monetary Policy, Treasury Market Resilience, and Economic Prosperity of the U.S. House Committee on Financial Services

The resolution reauthorizes the Task Force on Monetary Policy, Treasury Market Resilience, and Economic Prosperity of the U.S. House Committee on Financial Services, effective, July 23, 2026, until the end of the 119th Congress.

H.R. 1483, the Protecting Investors' Personally Identifiable Information Act

H.R. 1483, the *Protecting Investors' Personally Identifiable Information Act*, was introduced on February 21, 2025, by Rep. Barry Loudermilk (R-GA) and has five cosponsors. The bill was attached to the May 20, 2026, Capital Markets Subcommittee hearing titled "From Order to Execution: Ensuring Efficient and Transparent Equity Markets." H.R. 1483 excludes personally identifiable information (PII) from the Consolidated Audit Trail (CAT). Specifically, the bill provides that the SEC may not require a national securities exchange, a national securities association, or a member of such an exchange or association to provide PII with respect to a market participant to meet the CAT requirements in SEC Rule 613 under the *Securities Exchange Act of 1934*.

H.R. 1640, Heirs' Estate Inheritance Resolution and Succession (HEIRS) Act

H.R. 1640, the *Heirs' Estate Inheritance Resolution and Succession (HEIRS) Act of 2025*, was introduced on February 26, 2025, by Rep. Nikema Williams (D-GA) and has nine cosponsors, including Rep. Byron Donalds (R-FL). The bill was attached to the January 21, 2026, Full Committee Hearing titled "Oversight of the Department of Housing and Urban Development (HUD) and the Federal Housing Administration." H.R. 1640 requires HUD to establish a grant program for states and units of general local government who adopt the *Uniform Partition of Heirs Property Act* for use to assist their residents with bona fide expenses relating to establishing and documenting property ownership rights or settling a decedent's estate. It also requires HUD to provide housing counseling, legal assistance, and financial assistance grants related to title clearing and home retention efforts for owners of heirs' property, as well as expand existing required housing counseling to cover heirs' property. H.R. 6644, the *21st Century ROAD to Housing Act*, included a related provision directing the Government Accountability Office (GAO) to study the benefits and impacts of heirs' property reform.

H.R. 5402, the Credit Access and Inclusion Act

H.R. 5402, the *Credit Access and Inclusion Act of 2025*, was introduced on September 16, 2025, by Rep. Young Kim (R-CA) and has two cosponsors, including Rep. Janelle Bynum (D-OR). The bill was attached to the April 16, 2026, Financial Institutions Subcommittee Hearing titled "Promoting Access to Credit for Everyday Americans." Sen. Tim Scott (R-SC) introduced a similar version of the bill in the Senate, S. 1465. In the 118th Congress, Rep. French Hill (R-AR) introduced a similar version of this bill, H.R. 3418. H.R. 5402 permits public housing authorities, utility providers, and telecommunications companies to submit payment information—such as lease, utility, and phone bill payments—to consumer reporting agencies. It also includes protections to ensure consumers on payment plans do not have their reports negatively impacted, limits liability for data providers, and requires a Government Accountability Office study on the impacts for consumers.

H.R. 5775, the FCRA Liability Harmonization Act

H.R. 5775, the *FCRA Liability Harmonization Act*, was introduced on October 17, 2025, by Rep. Barry Loudermilk (R-GA) and has seven cosponsors. The bill was attached to the April 16, 2026, Financial Institutions Subcommittee Hearing titled "Promoting Access to Credit for Everyday Americans." In the 115th Congress, Rep. Loudermilk introduced a similar version of the bill. H.R. 5775 amends the civil liability provisions of the Fair Credit Reporting Act (FCRA) to cap statutory damages in class action lawsuits, eliminate punitive damages, and limit attorney's fees. This aligns the FCRA with other consumer protection laws.

H.R. 7030, the Securing Facilities for Mental Health Services Act

H.R. 7030, the *Securing Facilities for Mental Health Services Act*, was introduced on January 13, 2026, by Rep. Tom Emmer (R-MN) and Rep. Ritchie Torres (D-NY). The bill was attached to the January 21, 2026, Full Committee Hearing titled "Oversight of the Department of Housing and Urban Development and the Federal Housing Administration." H.R. 7030 revises the FHA mortgage insurance definition for hospitals to include facilities that specialize in mental health care.

H.R. 7187, the Clarity for Compensation Act

H.R. 7187, *the Clarity for Compensation Act*, was introduced on January 21, 2026, by Rep. Zachary Nunn (R-IA) and has seven cosponsors, including Rep. Gregory Meeks (D-NY). H.R. 7187 was noticed to the June 25, 2026, hearing titled “From Wall Street to Main Street: The Future of How America Invests.” H.R. 7187 amends the *Securities Exchange Act of 1934* to provide an exemption from the definition of a broker for certain registered representative-owned personal services entities. Under the bill, a personal services entity is not considered a broker solely because of receiving compensation on behalf of a registered representative from that representative’s broker at the direction of the representative, if certain conditions are met. To ensure that a personal services entity continues to meet the bill’s requirements to not be considered a broker, the entity is required to maintain books and records and make them available upon request to the SEC and the self-regulatory organization with which the related broker is registered.

H.R. 8141, the Fair Credit Reporting Reseller Accuracy Act

H.R. 8141, *the Fair Credit Reporting Reseller Accuracy Act*, was introduced on March 27, 2026, by Rep. Mike Lawler (R-NY) and has three cosponsors, including Rep. Josh Gottheimer (D-NJ). The bill was attached to the April 16, 2026, Financial Institutions Subcommittee Hearing titled “Promoting Access to Credit for Everyday Americans.” H.R. 8141 amends the FCRA to require resellers of consumer report information to follow reasonable procedures to ensure maximum accuracy before transmitting such information and clarifies that resellers are not liable under FCRA when accurately transmitting information received from another consumer reporting agency to end users or other resellers.

H.R. 9329, the SEC Reform and Restructuring Act

H.R. 9329, *the SEC Reform and Restructuring Act*, was introduced on June 18, 2026, by Rep. Ann Wagner (R-MO) and has three cosponsors. The bill was noticed to the June 25, 2026, hearing titled “From Wall Street to Main Street: The Future of How America Invests.” In addition, a discussion draft version of the bill was attached to the February 4, 2026, hearing titled, “A New Day at the SEC: Restoring Accountability, Due Process, and Public Confidence.” In the 118th Congress, Rep. Wagner introduced an earlier version of this bill, H.R. 8339. H.R. 9329 aims to increase accountability, transparency, and efficiency at the SEC by imposing stricter cost-benefit analysis guardrails, requiring regular congressional testimony, and standardizing a minimum 60-day public comment window. Additionally, it streamlines the Commission’s operations by consolidating its internal reporting structure, moving the Public Company Accounting Oversight Board (PCAOB) into the SEC, and requiring independent GAO audits of its cybersecurity and economic projections.

H.R. 9330, the Earned Wage Access Consumer Protection Act

H.R. 9330, *the Earned Wage Access Consumer Protection Act*, was introduced on June 18, 2026, by Rep. Bryan Steil (R-WI). A discussion draft of the bill was attached to the January 13, 2026, Digital Assets, Financial Technology, and Artificial Intelligence Subcommittee hearing titled “Delivering for American Consumers: A Review of FinTech Innovations and Regulations.” H.R. 9330 provides a federal framework for the provision of earned wage access (EWA)

services, which enable consumers to gain access to their earned wages in the middle of a payroll cycle.

H.R. 9331, the Strengthening Transaction Oversight and Preventing (STOP) Payments Fraud Act of 2026

H.R. 9331, the *Strengthening Transaction Oversight and Preventing (STOP) Payments Fraud Act of 2026*, was introduced on June 18, 2026, by Rep. Kim (R-CA). The bill was attached to the March 5, 2026, Financial Institutions Subcommittee Hearing titled “Fighting Fraud on the Front Lines: Challenges and Opportunities for Financial Institutions.” H.R. 9331 amends the *Expedited Funds Availability Act* (EFAA) to remove Treasury and cashiers’ checks from expedited funds availability requirements, establish an explicit fraud-related exception allowing financial institutions to slow down the availability of funds when fraud and scams are suspected, and permit exception holds for funds received through wire transfers.