

119TH CONGRESS  
1ST SESSION

# H. R. 5953

To prohibit card issuers and financial institutions from imposing certain fees on covered persons during any period during which appropriations are not in effect for the operations of one or more Federal agencies, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 7, 2025

Ms. JACOBS (for herself, Ms. ELFRETH, and Mr. WALKINSHAW) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To prohibit card issuers and financial institutions from imposing certain fees on covered persons during any period during which appropriations are not in effect for the operations of one or more Federal agencies, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Protect Military and  
5 Federal Employees from Unfair Bank Fees Act”.

1 **SEC. 2. FEES.**

2 (a) IN GENERAL.—A financial institution may not  
3 impose any fee on any account held by a covered person  
4 during a covered period that relates to insufficient funds  
5 in such consumer’s account to pay or reject a debit.

6 (b) CREDIT CARD FEES.—A card issuer who has  
7 issued a credit card to a covered person may not impose  
8 any fee or charge on such covered person for the failure  
9 of such person to make a payment by the due date of such  
10 payment if such payment was due during a covered period.

11 (c) DEFINITIONS.—In this section:

12 (1) ACCOUNT.—The term “account” has the  
13 meaning given the term in section 3 of the Elec-  
14 tronic Fund Transfer Act.

15 (2) CARD ISSUER.—The term “card issuer” has  
16 the meaning given the term in section 103 of the  
17 Consumer Credit Protection Act.

18 (3) CREDIT CARD.—The term “credit card” has  
19 the meaning given the term in section 103 of the  
20 Consumer Credit Protection Act, and includes any  
21 purchase card issued to a covered person by the  
22 Federal Government for official use.

23 (4) COVERED PERIOD.—The term “covered pe-  
24 riod” means any period during which appropriations  
25 are not in effect for the operations of one or more  
26 Federal agencies.

1           (5) COVERED PERSON.—The term “covered  
2       person” means an individual employed in the civil  
3       service, the Armed Forces, or the uniformed serv-  
4       ices, as such terms are defined in section 2101 of  
5       title 5, United States Code, who was furloughed or  
6       excepted from furlough and working without pay  
7       during a covered period.

8           (6) FINANCIAL INSTITUTION.—The term “fi-  
9       nancial institution” has the meaning given the term  
10      in section 3 of the Electronic Fund Transfer Act.

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