

Union Calendar No. 456

119TH CONGRESS
2^D SESSION

H. R. 6552

[Report No. 119-531]

To require the Board of Governors of the Federal Reserve System, the Comptroller of the Currency, and the Federal Deposit Insurance Corporation to study how partnerships between fintechs and banking organizations can support new banking organization formation and community bank health, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 10, 2025

Mr. BARR introduced the following bill; which was referred to the Committee on Financial Services

FEBRUARY 25, 2026

Additional sponsors: Mr. GOTTHEIMER, Mr. SESSIONS, Mr. DAVIDSON, Mr. MOSKOWITZ, Mr. MOORE of North Carolina, and Mr. LAWLER

FEBRUARY 25, 2026

Reported with an amendment, committed to the Committee of the Whole House on the State of the Union, and ordered to be printed

[Strike out all after the enacting clause and insert the part printed in *italic*]

[For text of introduced bill, see copy of bill as introduced on December 10, 2025]

A BILL

To require the Board of Governors of the Federal Reserve System, the Comptroller of the Currency, and the Federal Deposit Insurance Corporation to study how partnerships between fintechs and banking organizations can support new banking organization formation and community bank health, 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 “Bank-Fintech Partner-*
5 *ship Enhancement Act”.*

6 **SEC. 2. STUDY ON BANK-FINTECH PARTNERSHIPS.**

7 (a) *STUDY.*—*The Board of Governors of the Federal*
8 *Reserve System, the Comptroller of the Currency, and the*
9 *Federal Deposit Insurance Corporation shall carry out a*
10 *study of—*

11 (1) *the impact of partnerships between banking*
12 *organizations, on the one hand, and financial tech-*
13 *nology companies, on the other hand, on the banking*
14 *sector, competition, innovation, consumer protection,*
15 *and the availability of financial products and serv-*
16 *ices, including the extent to which these partnerships*
17 *support the formation of new banking organizations,*
18 *reduce time to market for products and services, lower*
19 *compliance burdens, boost customer acquisition, im-*
20 *prove technological capabilities, and provide access to*
21 *more diverse funding sources; and*

22 (2) *what changes to Federal laws governing*
23 *banking organizations, or to rules or guidance adopt-*
24 *ed by the Board of Governors of the Federal Reserve*
25 *System, the Comptroller of the Currency, or the Fed-*

1 *eral Deposit Insurance Corporation, may help pro-*
2 *mote effective partnerships between banking organiza-*
3 *tions, on the one hand, and financial technology com-*
4 *panies, on the other hand.*

5 *(b) REPORT.—Not later than 1 year after the date of*
6 *enactment of this Act, the Board of Governors of the Federal*
7 *Reserve System, the Comptroller of the Currency, and the*
8 *Federal Deposit Insurance Corporation shall issue a report*
9 *to Congress containing all findings and determinations*
10 *made in carrying out the study required under subsection*
11 *(a).*

12 *(c) BANKING ORGANIZATION DEFINED.—In this sec-*
13 *tion, the term “banking organization” means a depository*
14 *institution holding company or an insured depository insti-*
15 *tution, as such terms are defined, respectively, under section*
16 *3 of the Federal Deposit Insurance Act (12 U.S.C. 1813).*

17 **SEC. 3. STUDY ON CREDIT UNION-FINTECH PARTNERSHIPS.**

18 *(a) STUDY.—The National Credit Union Administra-*
19 *tion shall carry out a study of—*

20 *(1) the impact of partnerships between credit*
21 *unions, on the one hand, and financial technology*
22 *companies, on the other hand, on the credit union sec-*
23 *tor, competition, innovation, consumer protection,*
24 *and the availability of financial products and serv-*
25 *ices, including the extent to which these partnerships*

1 *support the formation of new credit unions, reduce*
2 *time to market for products and services, lower com-*
3 *pliance burdens, boost customer acquisition, improve*
4 *technological capabilities, and provide access to more*
5 *diverse funding sources; and*

6 *(2) what changes to Federal laws governing cred-*
7 *it unions, or to rules or guidance adopted by the Na-*
8 *tional Credit Union Administration, may help pro-*
9 *mote effective partnerships between credit unions, on*
10 *the one hand, and financial technology companies, on*
11 *the other hand.*

12 *(b) REPORT.—Not later than 1 year after the date of*
13 *enactment of this Act, the National Credit Union Adminis-*
14 *tration shall issue a report to Congress containing all find-*
15 *ings and determinations made in carrying out the study*
16 *required under subsection (a).*

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