

119TH CONGRESS
2D SESSION

H. R. 8088

To amend the Federal Deposit Insurance Act to update the inflation adjustment applicable to deposit insurance and share insurance.

IN THE HOUSE OF REPRESENTATIVES

MARCH 25, 2026

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

A BILL

To amend the Federal Deposit Insurance Act to update the inflation adjustment applicable to deposit insurance and share insurance.

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 “Growing Deposit In-
5 surance for the Future Act”.

6 **SEC. 2. INSURANCE INFLATION ADJUSTMENT.**

7 Section 11(a)(1)(F)(i) of the Federal Deposit Insur-
8 ance Act (12 U.S.C. 1821(a)(1)(F)(i)) is amended—

9 (1) by striking “2010” and inserting “2030”;

1 (2) in subclause (I), by striking “\$100,000”
2 and inserting “the standard maximum deposit insur-
3 ance amount described in subparagraph (E), before
4 any adjustment as provided under this subpara-
5 graph”; and
6 (3) in subclause (II), by striking “the date this
7 subparagraph takes effect under the Federal Deposit
8 Insurance Reform Act of 2005” and inserting “the
9 date of enactment of the Growing Deposit Insurance
10 for the Future Act”.

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