

ARTIFICIAL INTELLIGENCE PRACTICES, LOGISTICS,
ACTIONS, AND NECESSITIES ACT

JUNE 24, 2026.—Committed to the Committee of the Whole House on the State of
the Union and ordered to be printed

Mr. HILL of Arkansas, from the Committee on Financial Services,
submitted the following

R E P O R T

[To accompany H.R. 2152]

The Committee on Financial Services, to whom was referred the bill (H.R. 2152) to require a strategy to defend against the economic and national security risks posed by the use of artificial intelligence in the commission of financial crimes, including fraud and the dissemination of misinformation, and for other purposes, having considered the same, reports favorably thereon with an amendment and recommends that the bill as amended do pass.

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The amendment is as follows:

Strike all after the enacting clause and insert the following:

SECTION 1. SHORT TITLE.

This Act may be cited as the “Artificial Intelligence Practices, Logistics, Actions, and Necessities Act” or the “AI PLAN Act”.

SEC. 2. STRATEGY TO DEFEND AGAINST RISKS POSED BY THE USE OF ARTIFICIAL INTELLIGENCE BY ADVERSARIAL ACTORS.

(a) SENSE OF CONGRESS.—It is the sense of Congress that the development and use of artificial intelligence in the commission of financial crimes by adversarial actors poses a significant risk to the national and economic security of the United States.

(b) STRATEGY TO DEFEND AGAINST RISKS POSED BY FINANCIAL CRIME CONDUCTED WITH ARTIFICIAL INTELLIGENCE.—

(1) IN GENERAL.—Not later than 180 days after the date of the enactment of this Act and annually thereafter, the Secretary of the Treasury, the Secretary of Homeland Security, and the Secretary of Commerce, in consultation with the officials specified in paragraph (3), shall jointly submit to Congress a report, which shall include a classified annex and may include an unclassified summary, provided that no sensitive information is disclosed publicly, that includes the following:

(A) A description of interagency and applicable intergovernmental policies, procedures, and working groups to defend United States financial markets, United States persons, United States businesses, and global supply chains from the national and economic security risks posed by the use of artificial intelligence by adversarial actors in the commission of financial crimes.

(B) A description of public-private partnerships, collaborative arrangements, and other coordinated activities of Federal departments and agencies in cooperation with the private-sector to defend United States financial markets, United States persons, United States businesses, and global supply chains from the national and economic security risks posed by the use of artificial intelligence by adversarial actors in the commission of financial crimes.

(C) An itemized list of, and accompanying analysis of, readily available resources, including hardware, software, technologies, and people that can be immediately deployed by Federal departments and agencies to combat the use of artificial intelligence in the commission of financial crimes, with an assessment of their capabilities, limitations, and tradeoffs.

(D) An itemized list of, and accompanying analysis of, resources, including hardware, software, technologies, and people, and budgetary estimates needed to help Federal departments and agencies to combat the use of artificial intelligence in the commission of financial crimes, with an assessment of their capabilities, limitations, and tradeoffs.

(2) CONSIDERATIONS.—Reports required pursuant to paragraph (1) shall take the following risks into consideration:

- (A) Deepfakes.
- (B) Voice cloning.
- (C) Foreign election interference.
- (D) Synthetic Identities.
- (E) Artificial Intelligence-Driven Market Response.
- (F) False flags and false signals that disrupt market operations.
- (G) Attacks involving AI-supported social engineering.
- (H) Cyber breaches.
- (I) Number Spoofing.
- (J) Overall digital fraud and scams.

(3) OFFICIALS SPECIFIED.—The officials specified in this paragraph are the following:

- (A) The Attorney General.
- (B) The Chairman of the Board of Governors of the Federal Reserve System.
- (C) The Comptroller of the Currency.
- (D) The Chairperson of the Federal Deposit Insurance Corporation.
- (E) The Chairman of the National Credit Union Administration.
- (F) The Director of the National Institute of Standards and Technology.
- (G) The Chairman of the Securities and Exchange Commission.
- (H) The Chairman of the Federal Communications Commission.
- (I) The Chairman of the Federal Trade Commission.

(c) RECOMMENDATIONS.—Not later than 90 days after each report under subsection (b) is submitted, the Secretary of the Treasury, the Secretary of Homeland Security, and the Secretary of Commerce shall jointly submit to Congress a set of recommendations relating to each such respective report that contains the following:

- (1) Legislative recommendations to address the risks posed by the use of artificial intelligence by adversarial actors in the commission of financial crimes.
- (2) Best practices to assist American businesses and government entities with risk mitigation and incident response to address the risks posed by the use of artificial intelligence by adversarial actors in the commission of financial crimes.

PURPOSE AND SUMMARY

H.R. 2152, the *Artificial Intelligence Practices, Logistics, Actions, and Necessities (AI PLAN) Act*, was introduced on March 14, 2025, by Republican Representative Zach Nunn (IA-03).

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. The report also must identify the additional resources federal agencies need to address these risks effectively. 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.

BACKGROUND AND NEED FOR LEGISLATION

AI can serve as both a powerful tool to combat financial crime and a means for bad actors to enhance and scale illicit activity. Many perpetrators of financial crimes and scams operate overseas¹ and increasingly leverage AI to develop sophisticated tools such as deepfakes, voice cloning, and synthetic identities. These capabilities enable more advanced schemes, including election interference, market manipulation, and the creation of false signals that can undermine financial stability.

The movement of illicit and fraudulently obtained funds, combined with the growing risk of AI-enabled cyberattacks, presents national security and economic challenges for the United States. While AI offers valuable capabilities to detect and prevent such threats, it is essential that defensive tools keep pace with the rapid evolution and accessibility of AI technologies. Ensuring that government agencies and industry stakeholders maintain the capacity to deter, detect, and respond to these risks is critical.²

H.R. 2152 seeks to address these challenges by ensuring that federal agencies responsible for addressing financial crime have the resources necessary to protect national and economic security, while also promoting best practices across industry to mitigate AI-driven risks.

COMMITTEE CONSIDERATION

119TH CONGRESS

On March 14, 2025, Representative Nunn introduced H.R. 2152, the *Artificial Intelligence Practices, Logistics, Actions and Necessities (AI Plan) Act*, with Representative Jim Himes (D-CT) as

¹ See e.g., Gabriele Steinhauser & Patricia Kowsmann, *How Cybercrime Became a Leading Industry in 'Scambodia'*, WALL ST. J. (Apr. 19, 2026), <https://www.wsj.com/world/asia/cambodia-cybercrime-rise-why-2f2c03cc>.

² See e.g., *From Principles to Policy: Enabling 21st Century AI Innovation in Financial Services: Hearing Before the H. Comm. on Financial Serv.*, 119th Cong. (2025) (statement of Wendi Whitmore, Chief Security Intelligence Officer, Palo Alto Networks).

original cosponsor. Representatives Nick Begich (R-AK), Nathaniel Moran (R-TX), Eugene Vindman (D-VA), Josh Gottheimer (D-NJ), Laura Gillen (D-NY), and Kristen McDonald Rivet (D-MI) were added subsequently as cosponsors. The bill was referred solely to the Committee on Financial Services.

The bill was attached to the September 18, 2025, Digital Assets, Financial Technology, and Artificial Intelligence Subcommittee hearing titled, “Unlocking the Next Generation of AI in the U.S. Financial System for Consumers, Businesses, and Competitiveness,” and to the December 10, 2025, Committee hearing titled, “From Principles to Policy: Enabling 21st Century AI Innovation in Financial Services.”

On May 13, 2026, the Committee on Financial Services met in open session to consider, among others, H.R. 2152. The Committee ordered H.R. 2152, as amended, to be reported with a favorable recommendation to the House of Representatives.

118TH CONGRESS

On March 21, 2024, Representative Nunn introduced H.R. 7781, the *Artificial Intelligence Practices, Logistics, Actions and Needs (AI Plan) Act*, an earlier iteration of H.R. 2152, with Representative Abigail Spanberger (D-VA) as original cosponsor. Representatives Anna Eshoo (D-CA), Brittany Pettersen (D-CO), and Suzanne Bonamici (D-OR) were added subsequently as cosponsors. The bill was referred solely to the Committee on Financial Services. The bill was noticed for consideration in the July 23, 2024, Committee hearing titled “AI Innovation Explored: Insights into AI Applications in Financial Services and Housing.” There was no further legislative action for H.R. 7781 in the 118th Congress.

RELATED HEARINGS

Pursuant to clause 3(c)(6) of rule XIII of the Rules of the House of Representatives, the following hearings were used to develop H.R. 2152:

On September 18, 2025, the Subcommittee on Digital Asset, Financial Technology, and Artificial Intelligence held a hearing titled, “Unlocking the Next Generation of AI in the U.S. Financial System for Consumers, Businesses, and Competitiveness.” H.R. 2152 was noticed for legislative consideration at this hearing.

This hearing examined how financial services regulators and firms are using artificial intelligence in areas such as lending, fraud detection, and compliance, among others. Committee Members analyzed both the benefits and potential risks associated with AI adoption, while assessing the role of regulators in overseeing its deployment in ways that support innovation. The Subcommittee heard testimony from: Dr. David Cox, Vice President, AI Models; IBM Director, MIT-IBM Watson AI Lab; Mr. Christian Lau, Co-Founder and Chief Product Officer, Dynamo AI; Mr. Matthew Reisman, Director, Privacy and Data Policy, Center for Information Policy Leadership; Mr. Daniel Gorfine, Founder & CEO, Gattaca Horizons; Former Chief Innovation Officer & Director of LabCFTC; and Dr. Nicol Turner Lee, Senior Fellow and Director, Center for Technology Innovation, Brookings Institution.

On December 10, 2025, the Committee on Financial Services held a hearing titled, “From Principles to Policy: Enabling 21st Century

AI Innovation in Financial Services.” H.R. 2152 was noticed for legislative consideration at this hearing.

This hearing examined AI use cases in the financial services and housing sectors and assessed how existing laws and regulations apply, identifying where current frameworks are effective and where gaps may create uncertainty or hinder innovation. The hearing also explored interagency coordination to ensure AI oversight is consistent, clear, and supportive of innovation, competition, and consumer protection. The Committee heard testimony from: Ms. Jeanette Manfra, Vice President and Global Head of Risk & Compliance, Google Cloud; Mr. Tal Cohen, President, Nasdaq; Mr. Nicholas Stevens, Vice President of Product, Senior Director, AI & Engineering, Zillow; Ms. Wendi Whitmore, Chief Security Intelligence Officer, Palo Alto Networks; and Mr. Joshua Branch, Big Tech Accountability Advocate, Public Citizen.

COMMITTEE VOTES

Clause 3(b) of rule XIII of the Rules of the House of Representatives requires the Committee Report to include record votes on the motion to report legislation and amendments thereto.

On May 13, 2026, the Committee ordered H.R. 2152, as amended, to be reported favorably to the House by a recorded vote of 52 yeas and 0 nays, a quorum being present. (Record Vote No. FC-279).

The Committee considered the following amendments to H.R. 2152:

- Representative Zach Nunn (R-IA) offered an amendment in the nature of a substitute, which made minor edits and technical changes. This amendment was adopted by a voice vote.
- Representative Maxine Waters (D-CA) offered an amendment (No. 7), designated HR2152 02. This amendment adds the CFPB to the report required under the bill. This amendment failed by a recorded vote of 22 yeas and 30 nays, a quorum being present. (Record Vote No. FC-277).
- Representative Bill Foster (D-IL) offered an amendment (No. 8), designated FOSTER_082. This amendment adds “artificial intelligence-drive market response” as one of the criteria for the underlying report to Congress. This amendment improves the legislation. This amendment was adopted by a recorded vote of 52 yeas and 0 nays, a quorum being present. (Record Vote No. FC-278).

Committee on Financial Services

Markup 13

Bill: H.R. 2152

May 13, 2026

Measure: ANS to H.R. 2152

Amdt/Designated: 7. HR2152_02 [Waters 3]

Record Vote No.

Motion: to adopt the amendment

FC-277

Disposition:

NOT AGREED TO (22-30)

Member	Yea	Nay	Not Recorded	Member	Yea	Nay	Not Recorded
Chairman Hill		X		Ranking Member Waters	X		
Mr. Lucas		X		Ms. Velázquez	X		
Mr. Sessions		X		Mr. Sherman	X		
Mr. Huizenga		X		Mr. Meeks	X		
Mrs. Wagner		X		Mr. Scott			
Mr. Barr		X		Mr. Lynch	X		
Mr. Williams (TX)		X		Mr. Green (TX)	X		
Mr. Emmer		X		Mr. Cleaver	X		
Mr. Loudermilk		X		Mr. Himes			X
Mr. Davidson		X		Mr. Foster	X		
Mr. Rose		X		Mrs. Beatty	X		
Mr. Steil		X		Mr. Vargas	X		
Mr. Timmons		X		Mr. Gottheimer	X		
Mr. Stutzman		X		Mr. Gonzalez	X		
Mr. Norman		X		Mr. Casten	X		
Mr. Meuser		X		Ms. Pressley	X		
Mrs. Kim		X		Ms. Tlaib	X		
Mr. Donalds		X		Mr. Torres (NY)	X		
Mr. Garbarino		X		Ms. Garcia (TX)	X		
Mr. Fitzgerald		X		Ms. Williams of GA	X		
Mr. Flood		X		Ms. Pettersen	X		
Mr. Lawler		X		Mr. Fields	X		
Ms. De La Cruz		X		Ms. Bynum	X		
Mr. Ogles		X		Mr. Liccardo	X		
Mr. Nunn		X					
Mrs. McClain		X					
Ms. Salazar		X					
Mr. Downing		X					
Mr. Haridopolos		X					
Mr. Moore (NC)		X					
	0	30	0		22	0	1

Committee Totals:

22	30	1
Yeas	Nays	Not Voting

Committee on Financial Services

Markup 13
Bill: **H.R. 2152**

May 13, 2026

Measure: **ANS to H.R. 2152**
Amdt/Designated: **8. FOSTER_082 [Foster 1]**
Record Vote No.
Motion: **to adopt the amendment**
FC-278
Disposition:
AGREED TO (52-0)

Member	Yea	Nay	Not Recorded	Member	Yea	Nay	Not Recorded
Chairman Hill	X			Ranking Member Waters	X		
Mr. Lucas	X			Ms. Velázquez	X		
Mr. Sessions	X			Mr. Sherman	X		
Mr. Huizenga	X			Mr. Meeks	X		
Mrs. Wagner	X			Mr. Scott			
Mr. Barr	X			Mr. Lynch	X		
Mr. Williams (TX)	X			Mr. Green (TX)	X		
Mr. Emmer	X			Mr. Cleaver	X		
Mr. Loudermilk	X			Mr. Himes			X
Mr. Davidson	X			Mr. Foster	X		
Mr. Rose	X			Mrs. Beatty	X		
Mr. Steil	X			Mr. Vargas	X		
Mr. Timmons	X			Mr. Gottheimer	X		
Mr. Stutzman	X			Mr. Gonzalez	X		
Mr. Norman	X			Mr. Casten	X		
Mr. Meuser	X			Ms. Pressley	X		
Mrs. Kim	X			Ms. Tlaib	X		
Mr. Donalds	X			Mr. Torres (NY)	X		
Mr. Garbarino	X			Ms. Garcia (TX)	X		
Mr. Fitzgerald	X			Ms. Williams of GA	X		
Mr. Flood	X			Ms. Pettersen	X		
Mr. Lawler	X			Mr. Fields	X		
Ms. De La Cruz	X			Ms. Bynum	X		
Mr. Ogles	X			Mr. Liccardo	X		
Mr. Nunn	X						
Mrs. McClain	X						
Ms. Salazar	X						
Mr. Downing	X						
Mr. Haridopolos	X						
Mr. Moore (NC)	X						
	30	0	0		22	0	1

Committee Totals:

52	0	1
Yeas	Nays	Not Voting

Committee on Financial Services

Markup 13
Bill: **H.R. 2152**
May 13, 2026
Measure: **H.R. 2152 (as amended)**
Amdt/Designated:
Record Vote No.
Motion: **to report favorably**
FC-279
Disposition:
AGREED TO (52-0)

Member	Yea	Nay	Not Recorded	Member	Yea	Nay	Not Recorded
Chairman Hill	X			Ranking Member Waters	X		
Mr. Lucas	X			Ms. Velázquez	X		
Mr. Sessions	X			Mr. Sherman	X		
Mr. Huizenga	X			Mr. Meeks	X		
Mrs. Wagner	X			Mr. Scott			
Mr. Barr	X			Mr. Lynch	X		
Mr. Williams (TX)	X			Mr. Green (TX)	X		
Mr. Emmer	X			Mr. Cleaver	X		
Mr. Loudermilk	X			Mr. Himes			X
Mr. Davidson	X			Mr. Foster	X		
Mr. Rose	X			Mrs. Beatty	X		
Mr. Steil	X			Mr. Vargas	X		
Mr. Timmons	X			Mr. Gottheimer	X		
Mr. Stutzman	X			Mr. Gonzalez	X		
Mr. Norman	X			Mr. Casten	X		
Mr. Meuser	X			Ms. Pressley	X		
Mrs. Kim	X			Ms. Tlaib	X		
Mr. Donalds	X			Mr. Torres (NY)	X		
Mr. Garbarino	X			Ms. Garcia (TX)	X		
Mr. Fitzgerald	X			Ms. Williams of GA	X		
Mr. Flood	X			Ms. Pettersen	X		
Mr. Lawler	X			Mr. Fields	X		
Ms. De La Cruz	X			Ms. Bynum	X		
Mr. Ogles	X			Mr. Liccardo	X		
Mr. Nunn	X						
Mrs. McClain	X						
Ms. Salazar	X						
Mr. Downing	X						
Mr. Haridopolos	X						
Mr. Moore (NC)	X						
	30	0	0		22	0	1

Committee Totals:

52	0	1
Yeas	Nays	Not Voting

COMMITTEE OVERSIGHT FINDINGS

Pursuant to clause 3(c) of rule XIII of the Rules of the House of Representatives, the findings and recommendations of the Committee, based on oversight activities under clause 2(b)(1) of rule X of the Rules of the House of Representatives are incorporated in the descriptive portions of this report.

PERFORMANCE GOALS AND OBJECTIVES

Pursuant to clause 3(c)(4) of rule XIII of the Rules of the House of Representatives, the goal of H.R. 2152 is to protect U.S. financial and national security interests against adversarial actors' misuse of artificial intelligence.

COMMITTEE COST ESTIMATE

Clause 3(d)(1) of rule XIII of the Rules of the House of Representatives requires an estimate and a comparison of the costs that would be incurred in carrying out H.R. 2152. The Committee has requested but not received a cost estimate from the Director of the Congressional Budget Office (CBO). However, pursuant to clause 3(d)(1) of rule XIII of the Rules of the House of Representatives, the Committee will adopt as its own the cost estimate by the Director of the CBO once it has been prepared.

NEW BUDGET AUTHORITY AND CBO COST ESTIMATE

With respect to the requirements of clause 3(c)(2) of rule XIII of the Rules of the House of Representatives and section 308(a) of the *Congressional Budget Act of 1974* and with respect to requirements of clause 3(c)(3) of rule XIII of the Rules of the House of Representatives and section 402 of the *Congressional Budget Act of 1974*, the Committee will adopt as its own the cost estimate for the bill prepared by the Director of the CBO. However, a cost estimate was not made available to the Committee in time for the filing of this report. The Chairman of the Committee shall cause such estimate to be printed in the Congressional Record upon its receipt by the Committee.

UNFUNDED MANDATES STATEMENT

The Committee has requested but not received from the Director of the CBO an estimate of the Federal mandates pursuant to section 423 of the *Unfunded Mandates Reform Act*. The Chairman of the Committee shall cause such estimate to be printed in the Congressional Record upon its receipt by the Committee.

EARMARK STATEMENT

In compliance with clause 9 of rule XXI of the Rules of the House of Representatives, this bill, as reported, contains no congressional earmarks, limited tax benefits, or limited tariff benefits as defined in clause 9(e), 9(f), or 9(g) of rule XXI.

FEDERAL ADVISORY COMMITTEE ACT STATEMENT

No advisory committees within the meaning of section 5(b) of the *Federal Advisory Committee Act* were created by this legislation.

APPLICABILITY TO THE LEGISLATIVE BRANCH

The Committee finds that the legislation does not relate to the terms and conditions of employment or access to public services or accommodations within the meaning of section 102(b)(3) of the *Congressional Accountability Act*.

DUPLICATION OF FEDERAL PROGRAMS

Pursuant to clause 3(c)(5) of rule XIII of the Rules of the House of Representatives, the Committee states that no provision of the bill establishes or reauthorizes a program of the Federal Government known to be duplicative of another Federal program, including any program that was included in a report to Congress pursuant to section 21 of the Public Law 111–139 or the most recent Catalog of Federal Domestic Assistance.

SECTION-BY-SECTION ANALYSIS OF THE LEGISLATION

Section 1. Short title

Section 1 provides the short title is the “Artificial Intelligence Practices, Logistics, Actions, and Necessities Act” or the “AI PLAN Act”.

Section 2. Strategy to defend against risks posed by the use of artificial intelligence by adversarial actors

Section 2 requires that the Departments of Treasury, Homeland Security, and Commerce, in consultation with other relevant federal agencies, submit a report to Congress detailing interagency policies, procedures, working groups, collaborative arrangements and public-private partnerships designed to protect U.S. financial markets, businesses, and supply chains from adversarial actors’ misuse of AI. The report must also include an itemized assessment of currently available federal resources and their capabilities, limitations, and tradeoffs, along with an analysis of additional hardware, software, technologies, personnel, and budgetary requirements needed to strengthen these efforts against AI-enabled financial crimes. In addition, the report must include recommendations for legislation and best practices to better mitigate risks associated with such misuse, including deepfakes, voice cloning, foreign election interference, synthetic identities, false flags and signals disrupting markets, AI-supported social engineering, AI-driven market response, cyber breaches, number spoofing, and overall digital fraud and scams.

CHANGES IN EXISTING LAW MADE BY THE BILL, AS REPORTED

H.R. 2152 does not repeal or amend any section of a statute. Therefore, the Office of Legislative Counsel did not prepare the report required under clause 3(e) of rule XIII of the House of Representatives.

DOCUMENTS INCLUDED BY UNANIMOUS CONSENT



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May 12, 2026

The Honorable French Hill
Chairman
House Committee on Financial Services
U.S. House of Representatives
Washington, DC 20515

The Honorable Maxine Waters
Ranking Member
House Committee on Financial Services
U.S. House of Representatives
Washington, DC 20515

Re: May 13, 2026, Full Committee Markup

Chairman Hill and Ranking Member Waters:

On behalf of the Defense Credit Union Council, I write to provide DCUC's views on the measures scheduled for the Committee's May 13, 2026, markup. DCUC's member institutions serve military servicemembers, veterans, retirees, Department of War civilians, and their families, and our recent public advocacy has emphasized three related priorities: stronger fraud-prevention and recovery tools, responsible adoption of new technologies including artificial intelligence, and right-sized regulation that respects the distinct structure and mission of credit unions.

DCUC supports Amendment 1 to H.R. 2152 because it appropriately narrows the bill to adversarial and financial-crime uses of artificial intelligence, adds a more complete interagency consultation structure that includes NCUA and other core financial regulators, and recognizes the importance of public-private coordination. If the Committee advances H.R. 2152, we respectfully urge further refinement to ensure that the recommendations section addresses legal safe harbors and best practices for institutions that act in good faith to detect and interrupt AI-enabled fraud.

DCUC supports H.R. 2978 and Amendment 2. These measures are well aligned with our longstanding concern about elder fraud, scam recovery, and the growing threat that sophisticated financial scams pose to older veterans and military families. Clarifying that law-enforcement grant funds may be used for modern fraud investigations, while improving federal reporting and blockchain-tracing support, is a practical and bipartisan step forward. We encourage the Committee to ensure that resulting federal reports analyze veteran- and military-affiliated scam typologies and incorporate input from regulated financial institutions that often identify fraud before losses become irreversible.

Serving Those Who Serve Our Country

DCUC supports H.R. 4801 in the strengthened form reflected in Amendment 3. We agree that smaller and community-based institutions should not be shut out of responsible AI adoption because financial rules were written for a pre-AI environment. At the same time, any AI Innovation Lab or alternative-compliance regime must preserve core safeguards related to anti-fraud enforcement, safety and soundness, cybersecurity, privacy, and consumer protection. Amendment 3 substantially improves the bill by adding a more rigorous application process, interagency notice and coordination, protections for confidential information, rulemaking procedures, and explicit reservation of fraud and unsafe-practice enforcement authority. We respectfully recommend further clarification that no waiver or modification may dilute core anti-money-laundering, privacy, fair-lending, or military-consumer protections absent an equivalent, regulator-approved alternative.

DCUC supports H.R. 8278 and Amendment 5 because federal supervisors, including NCUA, need modern tools and more efficient procurement processes to supervise a digital financial sector effectively. We have publicly emphasized the need for examination modernization, budget transparency, and right-sized supervision that does not impose bank-centric burdens on institutions whose structure and mission are different. For that reason, we encourage the Committee to make clear that supervisory-technology modernization should reduce unnecessary burden rather than shift new data-standardization or systems-conversion costs onto smaller credit unions.

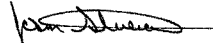
DCUC strongly supports H.R. 8671 and Amendment 6. Of all the measures scheduled for markup, this legislation most directly reflects the practical needs we have highlighted in recent hearings and letters: better fraud-detection tools, community-scaled access to emerging technologies, safe-harbor concepts for responsible fraud prevention, shared or consortium approaches for smaller institutions, and stronger public-private information sharing. Amendment 6 strengthens the underlying bill by broadening the study, improving the treatment of community-institution challenges, and adding a voluntary pilot with clearer structure and reporting. We recommend that the final bill also direct agencies to evaluate real-time-payment scams, transaction-hold authority, and servicemember- and veteran-specific scam typologies in coordination with the Department of Defense and the Department of Veterans Affairs.

With respect to H.R. 5396 and Amendment 4, DCUC respectfully reserves judgment absent a fuller analysis of how a revised monetary-policy mandate would affect household borrowing costs, mortgage and auto affordability, small-business credit, and liquidity conditions for community and defense credit unions. If the Committee proceeds, we encourage inclusion of a formal impact assessment focused on member access to credit and the financial readiness of military and veteran communities.

We appreciate the Committee's attention to fraud prevention, responsible innovation, and efficient supervision. DCUC stands ready to work with the Committee to refine these measures in ways that improve outcomes for consumers while preserving the ability of defense credit unions to serve those who serve our country. We welcome the opportunity to engage with you and your staff to discuss these concerns in greater detail and to work collaboratively on policies that support the financial readiness of America's Armed Forces and their families.

Please contact me at Jason.Stverak@dcuc.org with any questions about DCUC's comments.

Sincerely,



Jason Stverak
Chief Advocacy Officer
DCUC