

119<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. R. 7484

To amend the Electronic Fund Transfer Act to adjust certain thresholds  
for inflation.

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IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 11, 2026

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

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## A BILL

To amend the Electronic Fund Transfer Act to adjust  
certain thresholds for inflation.

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 “Community Bank Re-  
5 lief Act”.

6 **SEC. 2. REASONABLE FEES AND RULES FOR PAYMENT**

7 **CARD TRANSACTIONS.**

8 Section 921(a)(6) of the Electronic Fund Transfer  
9 Act (15 U.S.C. 1693o–2(a)(6)) is amended—

1           (1) by redesignating subparagraph (B) as sub-  
2           paragraph (C); and

3           (2) by inserting after subparagraph (A) the fol-  
4           lowing:

5                   “(B) INFLATION ADJUSTMENTS.—

6                           “(i) IN GENERAL.—Except as pro-  
7                           vided in clause (ii), not later than July 1,  
8                           2026, and not later than January 15 of  
9                           every year thereafter, the amount de-  
10                           scribed in subparagraph (A) shall be ad-  
11                           justed by the annual percentage increase in  
12                           the Consumer Price Index for the month of  
13                           October.

14                           “(ii) EXCEPTION.—Prior to the first  
15                           adjustment made under clause (i), the  
16                           Board shall adjust the amount described in  
17                           subparagraph (A) by the percentage by  
18                           which—

19                                   “(I) the Consumer Price Index  
20                                   for October 2025, exceeds

21                                   “(II) the Consumer Price Index  
22                                   for October 2009.”.

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