

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

# H. R. 8088

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

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IN THE HOUSE OF REPRESENTATIVES

MARCH 25, 2026

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

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## 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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