

119TH CONGRESS
2D SESSION

S. 3849

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

IN THE SENATE OF THE UNITED STATES

FEBRUARY 11, 2026

Mr. CRUZ (for himself and Mrs. BRITT) introduced the following bill; which
was read twice and referred to the Committee on Banking, Housing, and
Urban Affairs

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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