

# Fair Access to Banking Act

Endorsing Organizations

## **Senator Kevin Cramer (R-ND)**



*"Senator Kevin Cramer's 'Fair Access to Banking' legislation is a bold and principled stand that will put an end to 'woke' financial discrimination. This legislation will ensure financial institutions make decisions to offer services to lawful businesses based on objective and verifiable financial data and not the shifting of political or social views of banking executives that are unaccountable to the American voter. For too long, banking institutions have arbitrarily denied services to legal and Constitutionally-protected businesses to advance a politically-driven agenda or yielded to inappropriate political pressure from 'woke' banking regulators. This includes denying critical financial services to the firearm industry that provides the means for law-abiding citizens to exercise their Second Amendment rights. The firearm industry thanks Senator Cramer for leading the charge to guarantee all lawful and regulated American companies have fair and uniform access to financial services as required by Federal law."*

**- Lawrence G. Keane, NSSF Senior Vice President and General Counsel**

*"The Lignite Energy Council thanks Senator Cramer for his work on ensuring the nation's financial and banking systems work for everyone, not just the favored few. The Fair Access to Banking Act ensures that as we continue to build and innovate in the lignite industry—from carbon capture to the lignite plant of the future—that we will be treated fairly and equitably as we pursue financing and banking needs. Our industry has a history of being targeted by zealots in both the private and public sectors, and we are grateful that Senator Cramer recognizes the importance of ensuring a level playing field in the financial services industry."*

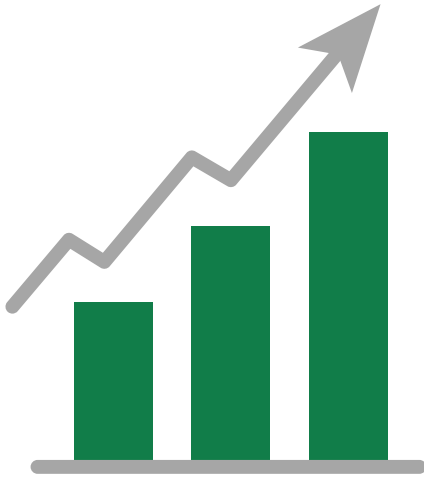
**- Lignite Energy Council**

*"It is dangerous for governments and financial institutions to restrict access to credit to push ideologies, especially unfounded environmental ideologies that may unjustifiably discriminate against farmers and ranchers. Instead, access to loans and banking services should be purely based on creditworthiness, income, business history, and other impartial factors. For the past few years, American farmers and ranchers have seen their European counterparts suffer from restricted access to credit as part of the European Green Deal. The National Cattlemen's Beef Association strongly supports the Fair Access to Banking Act to prevent those same discriminatory practices from taking root in the United States."*

**- Kent Bacus, National Cattlemen's Beef Association Executive Director**

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*"Blockchain Association is proud to support Sen. Kevin Cramer's Fair Access to Banking Act, ensuring crypto companies are treated the same as any other law-abiding company in the United States. These businesses need bank accounts to operate, holding dollars to pay rent, payroll, and taxes. It is pivotal for regulators to maintain neutrality with respect to our banking system, allowing innovators the freedom to bank here in the United States."*

**- Kristin Smith, Blockchain Association CEO**

*"The Digital Chamber unequivocally supports the Fair Access to Banking Act and commends Senator Cramer for his bold leadership in championing this crucial issue. The Act represents a pivotal step toward restoring fairness, integrity, and accountability in our financial system. For far too long, the debanking of legitimate businesses has undermined not only the blockchain and digital asset industries but also the broader banking system itself. Senator Cramer's leadership sends a message: all businesses—whether rooted in traditional sectors or leading the charge in emerging technologies—deserve equal access to the financial infrastructure necessary to create jobs, spur innovation, and build a stronger, more competitive economy. The Digital Chamber stands ready to support this effort and calls on policymakers to join us in advancing this vital legislation to protect fairness and foster innovation across all sectors."*

**- Cody Carbone, The Digital Chamber President**

*"This bill gives our producers the ability to provide affordable, reliable, and secure American energy resources to our country and the world. The oil and natural gas industry need fair and non-discriminatory access to capital."*

**- Ron Ness, North Dakota Petroleum Council President**

*"Social and political motivations should have no place in banking decisions. Senator Cramer's Fair Access to Banking Act would guarantee the right of all lawful industries to access federally-secured banking services. We thank Senator Cramer for his leadership on this very important issue."*

**- John Commerford, NRA Institute for Legislative Action Executive Director**

*"We applaud Senator Cramer's efforts to end banking discrimination against legally operating businesses – a priority made clear by President Trump in remarks to banking executives just last week. It's unfortunate that misleading political activism has been allowed to impact long-standing banking relationships. The decisions by major financial institutions to debank our member companies were based on false information spread by politically motivated special interests. Our members have been trusted service providers to federal and state governments for over three decades, under both Democratic and Republican Administrations. Decisions on whether or not to provide banking services to customers should be based on quantitative analysis and careful risk management – not politics,"*

**- Alexandra Wilkes, Day 1 Alliance National Spokesperson**