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February 13, 2026

The Honorable Ruben Gallego
United States Senate
Washington, D.C. 20510

The Honorable Bernie Moreno
United States Senate
Washington, D.C. 20510

Dear Senators Gallego and Moreno:

On behalf of ICBA and the nearly 45,000 community bank locations we represent, I write to thank you for introducing the *Safeguarding Consumers from Advertising Misconduct (SCAM) Act (S. 3774)*. Online scams are increasingly costly to American consumers, especially the elderly. Your legislation would enact much needed reforms to combat these scams. ICBA and community banks support the SCAM Act.

Your legislation would require online platforms to implement measures to prevent fraudulent and deceptive ads, strengthen accountability, and step up enforcement of consumer protection laws. These reform would have a real impact in reducing online scams and protecting American consumers.

Thank you again for introducing the SCAM Act. We look forward to working with you to advance it into law.

Sincerely,
/s/

Rebeca Romero Rainey
President & CEO