



Jack E. Hopkins, Chairman
Alice P. Frazier, Chairman-Elect
Michael J. Burke, Jr., Vice Chairman
Quentin Leighty, Treasurer
Douglas E. Parrott, Secretary
Lucas White, Immediate Past Chairman
Rebeca Romero Rainey, President and CEO

February 13, 2026

The Honorable Dan Meuser
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Lou Correa
U.S. House of Representatives
Washington, D.C. 20515

Dear Representatives Meuser and Correa:

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 (H.R. 7548)***. 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