

Congress of the United States

Washington, DC 20515

March 6, 2026

The Honorable Mike Johnson
Speaker
U.S. House of Representatives
Washington, D.C. 20515

The Honorable John Thune
Majority Leader
U.S. Senate
Washington, D.C. 20510

Dear Speaker Johnson and Majority Leader Thune:

We write to you to express the dire need to prohibit a Central Bank Digital Currency from ever happening in the United States.

The Senate is on the verge of passing the 21st Century ROAD to Housing Act to send to the House of Representatives, the text of which was released Monday by Chairman Tim Scott and Ranking Member Elizabeth Warren of the Senate Banking Committee. This released text includes a provision to prohibit the Federal Reserve Bank from issuing or creating a Central Bank Digital Currency. However, this provision sunsets December 31, 2030.

The House of Representatives has already passed a bill to permanently ban a CBDC on a bipartisan basis with passage of Majority Whip Tom Emmer's H.R.1919, the Anti-CBDC Surveillance State Act, earlier this Congress. The language in the 21st Century ROAD to Housing Act includes a watered-down version of H.R.1919 which notably doesn't include a ban on the Federal Reserve studying a Central Bank Digital Currency. While we support an amendment from Senator Cruz to strike the CBDC sunset provision, the strong language of H.R.1919 must be restored.

The Senate must amend the bill to include these provisions before it comes to the House of Representatives. Otherwise, we will do everything we can to ensure the 21st Century ROAD to Housing Act is dead-on arrival. A prohibition of a Central Bank Digital Currency must be permanent.

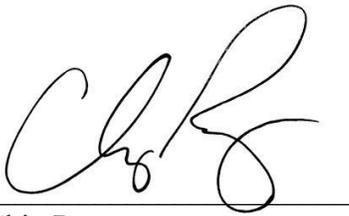
During negotiations in July over legislation to put the United States at the forefront of cryptocurrency and stablecoins over Communist China, the Speaker promised a permanent ban on a Central Bank Digital Currency would be included in the most recent National Defense Authorization Act or other must-pass legislation, which still has not happened eight months later.

A Central Bank Digital Currency would expose Americans to unconstitutional financial surveillance and give the unelected Federal Reserve unprecedented power over Americans' finances that would violate their civil liberties and financial freedom. A CBDC is inherently anti-American and a looming issue we must put an end to before it is too late.

Sincerely,



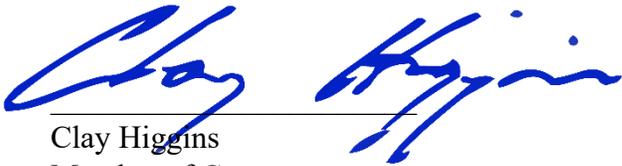
Michael Cloud
Member of Congress



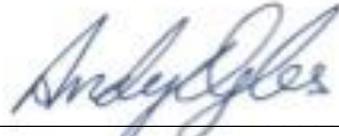
Chip Roy
Member of Congress



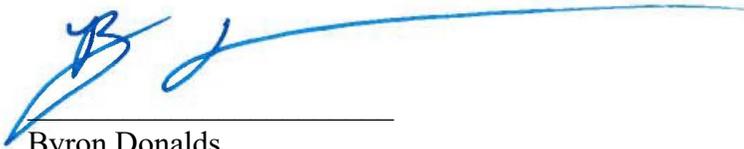
Scott Perry
Member of Congress



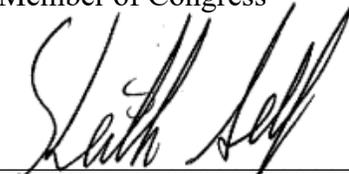
Clay Higgins
Member of Congress



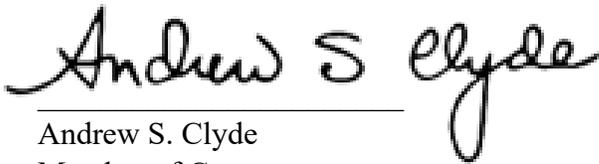
Andy Ogles
Member of Congress



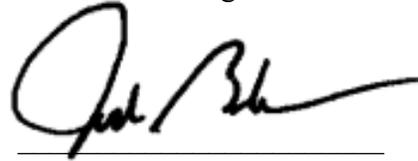
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Earl L 'Buddy' Carter

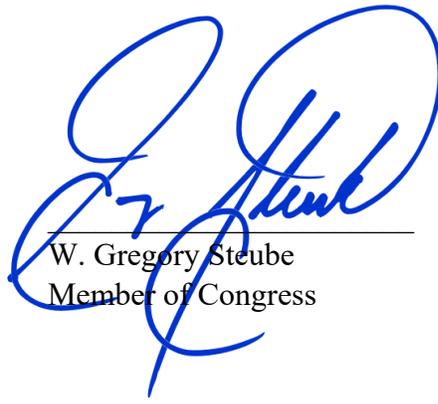
Earl L. "Buddy" Carter
Member of Congress

Don Bacon

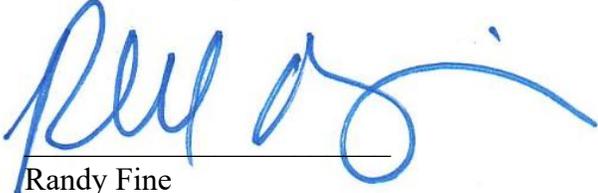
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