United States Senate
WASHINGTON, DC 20510

December 19, 2025

The Honorable Jonathan V. Gould
Comptroller of the Currency
Office of the Comptroller of the Currency
400 7th Street SW
Washington, DC 20219

Dear Comptroller Gould:

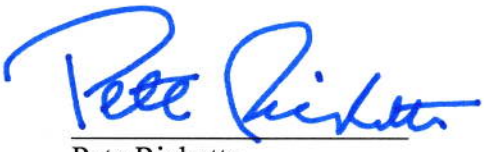
We write to you to express our support for President Trump's "Guaranteeing Fair Banking for All Americans" Executive Order (E.O.). As you work to finalize the E.O., we want to highlight the need to address all forms of politically-motivated debanking.

We are encouraged by the progress already made by the Trump Administration, including the Office of the Comptroller of the Currency (OCC) under your leadership, to eliminate all remaining vestiges of Operation Choke Point" (OCP) and "Operation Choke Point 2.0" (OCP 2.0). In your statement in support of the E.O., we were pleased to see that you already removed reputational risk from OCC guidance and that you intend to ensure unlawful debanking is not repeated in the future. In order to effectively eliminate the harmful effects of OCP 1.0 and 2.0, an exhaustive review of all relevant federal government guidance documents, regulations, and internal policies is necessary. We appreciate your steadfast commitment to achieving that objective.

Despite the end of OCP 1.0 and 2.0, some financial institutions continue to adopt discriminatory policies voluntarily. While we are starting to see companies update their policies, action must be taken to stop this voluntary-type of debanking in the future. As the OCC works to implement the E.O., we encourage you to fully assess and address the negative impacts of voluntary debanking. As a part of this effort, the OCC should consider rulemaking to eliminate politically motivated, voluntary debanking and require financial institutions to offer financial services based on objective and individualized risk-based analysis – a process that began during President Trump's first term.

Again, thank you for your leadership and commitment to a sound, thriving financial system. We support the OCC's efforts to orient federal financial service industry regulations, guidance, and enforcement away from political discrimination to ensure all individuals have access to necessary banking services.

Sincerely,



Pete Ricketts
United States Senator



Cynthia M. Lummis
United States Senator



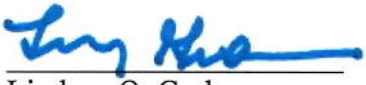
Mike Crapo
United States Senator



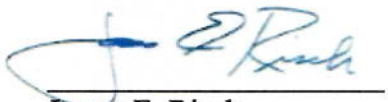
Jim Justice
United States Senator



Marsha Blackburn
United States Senator



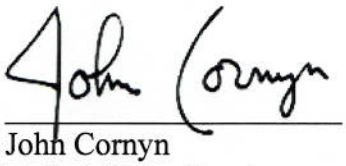
Lindsey O. Graham
United States Senator



James E. Risch
United States Senator



Kevin Cramer
United States Senator



John Cornyn
United States Senator



Ted Budd
United States Senator



Tim Sheehy
United States Senator



John Hoeven
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Steve Daines
United States Senator

Bill Cassidy, M.D.
United States Senator

Deb Fischer
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