



U.S. SMALL BUSINESS ADMINISTRATION OFFICE OF
GENERAL COUNSEL
WASHINGTON, DC 20416

On August 7, 2025, President Donald J. Trump issued the Executive Order 14331, Guaranteeing Fair Banking for All Americans (“Fair Banking Executive Order”), instructing the SBA, along with federal banking regulators, to end the practice of politicized or unlawful debanking, which is the practice where banks and financial services providers, both independently and at the direction of federal regulators, freeze or close accounts, deny loans, and refuse services to “politically disfavored” people and businesses.

In connection with the Fair Banking Executive Order, and in order for your institution to maintain good standing status under 13 CFR § 120.410(e) and § 120.420(e), the SBA recently sent a letter (the “SBA Letter”) requiring your institution to cease any politicized or unlawful debanking actions, attempt to reinstate affected customers, and provide a detailed report addressing and evidencing your compliance with the Executive Order.

In acknowledgment of the commitment that the Federal banking regulators¹ have demonstrated to the Fair Banking Executive Order,² and to ensure that community banks and other small lenders continue to focus their limited resources on lending in their communities and other community banking activities, the SBA is clarifying how an institution that has less than \$30,000,000,000 in total assets as of June 30, 2025, and is supervised by any of the Federal banking regulators, may comply with the SBA’s reporting requirements in the SBA Letter.³

Specifically, by using the enclosed form and meeting the criteria set forth therein, an institution can demonstrate compliance with the reporting requirements in the SBA Letter.

This form and any supplementary information shall be submitted to debanking@sba.gov by January 5, 2026.

Sincerely,

Wendell Davis
General Counsel, Office of the General Counsel
U.S. Small Business Administration

¹ As provided in the Fair Banking Executive Order, the term “Federal banking regulators” refers to the SBA and the Federal member agencies of the Financial Stability Oversight Council with supervisory and regulatory authority over banks, savings associations, or credit unions. Institutions supervised by SBA include SBA Supervised Lenders (as defined in 13 CFR § 120.10).

² See, e.g., OCC News Release 2025-78, dated August 7, 2025; Statement from Acting Chairman Travis Hill on Executive Order Titled “Guaranteeing Fair Banking For All Americans”, dated August 7, 2025.

³ The term “reasonable review” for purposes of the enclosed model reporting form refers solely to efforts and reviews conducted by the institution in good faith, accounting for the institution’s size, complexity, and risk profile. An institution should review readily available, existing records kept in the ordinary course of its business, and it should rely solely on existing staffing and systems without incurring any undue cost or burden. For the avoidance of doubt, institutions should not consider the model enclosed reporting form to be a formal attestation.

Date _____

VIA EMAIL debanking@sba.gov

U.S. Small Business Administration
Office of General Counsel
Washington, DC 20416

I am submitting this form on behalf of [insert institution name] (“Institution”) in response to SBA’s request for a report addressing and evidencing compliance with certain requirements of Executive Order 14331, Guaranteeing Fair Banking for All Americans (“Fair Banking Executive Order”). Institution had less than \$30,000,000,000 in total assets as of June 30, 2025, and is supervised by a Federal banking regulator, as defined in the Fair Banking Executive Order.

Institution engaged in a reasonable review to identify debanking policies by considering whether, in the past five years:

1. It received any notice from a State or Federal banking agency identifying instances of the Institution allegedly engaging in politicized or unlawful debanking, as described in the Fair Banking Executive Order;
2. Its board of directors or senior management had received a report (e.g., as part of regular quarterly board reporting or other management information system reporting) alleging that it engaged in politicized or unlawful debanking, as described in the Fair Banking Executive Order; and
3. It had formal or informal policies or practices that required, encouraged, or otherwise influenced the institution to engage in politicized or unlawful debanking, as specified by the Fair Banking Executive Order.

Based on this reasonable review, Institution has **[not identified any debanking policies] or [identified debanking policies]**.

In the event that Institution identified debanking policies, include the following paragraph:

Institution engaged in a reasonable review of its and its subsidiaries’ records from the past five years to identify any previous or potential clients of Institution or its subsidiaries that were denied access to financial services or payment processing services provided by Institution or any subsidiaries through a politicized or unlawful debanking action in violation of a statutory or regulatory requirement under section 7(a) of the Small Business Act or any requirement in a Standard Operating Procedures Manual or Policy Notice (“SBA Rules”). Based on that review:

- **[Institution identified no such action];**
- **[Institution identified such actions and attaches hereto a list identifying the number of such actions and summary of all such actions with sufficient detail to allow for follow-up by the SBA with Institution, as limited by footnote 4 below (“Summary Report”)]; or**
- **[Institution identified such actions and attaches hereto (1) a Summary Report and (2) a summary of steps taken to redress any such violations of SBA Rules].⁴**

⁴ The summar(ies) attached hereto do not include any confidential supervisory information or non-public OCC information. Additionally, the summar(ies) do not include any financial records or information identified with or identifiable as being derived from the financial records of a particular customer, or any other information that is prohibited by law or regulation.

If Institution later discovers that the above statements are incomplete or inaccurate, Institution agrees to promptly notify SBA.

Sincerely,

[Director or Senior Management Official]⁵

⁵ Because the letter is not a formal attestation or certification, the institution has flexibility in determining the appropriate director or senior management officer that signs the letter.