

French Hill Overview

French Hill is supposed to regulate the banking industry, but instead he allows special interests to drive up costs, while he trades stocks and enriches himself.

French Hill Is Supposed To Regulate The Banking Industry, But Instead He Allows Special Interests To Drive Up Costs, While He Trades Stocks And Enriches Himself.

Back up below.

French Hill Message #1

French Hill said he voted to ban insider trading, but in reality he left a loophole for himself. Last year alone he sold nearly \$1 million in stock. Hill received more than \$8 million from the very industries he's supposed to regulate, then led the fight to increase overdraft fees, which allows banks to make billions off your back. People are struggling to pay for gas, groceries, and housing. While you're pinching pennies, Hill and the banks are only worried about their bottom line.

French Hill Said He Voted To Ban Insider Trading, But In Reality He Left A Loophole For Himself.

Hill Promoted His Support For The Stop Insider Trading Act And Said He Voted To "Fix" Insider Trading

Hill Promoted His Support For The Stop Insider Trading Act And Said He Voted To "Fix" Insider Trading.
HILL: "The dark side of Washington? Insider trading. Self-dealing. Fraud. As a community banker, I can spot it, and I hate it. So I voted to fix it." [French Hill Advertisement, "Insider Trading", accessed [10/14/26](#)] (VIDEO)



The Stop Insider Trading Act Would Not Ban Lawmakers From Profiting From Stock Trades

The Stop Insider Trading Act Does Not Ban Lawmakers From Owning And Profiting From Stocks Trades

Citizens For Responsibility And Ethics In Washington: The Stop Insider Trading Act Did Not Ban Lawmakers From Owning And Profiting From Stock Trades. "Today, CREW and 7 other good government organizations, including the Project on Government Oversight, Campaign Legal Center and Public Citizen, submitted a letter to Congress in opposition to the Stop Insider Trading Act (SITA), which purports to address congressional stock trading without actually preventing members of Congress from profiting off of their offices.

Congress should instead pass the Restore Trust in Congress Act, a simple, popular and bipartisan solution that accomplishes what SITA purports to do. SITA does not ban members of Congress from owning stock, profiting from stock trades or making decisions that would increase the value of their stock portfolio that they hold. Nearly 50% of members of Congress own stock. The New York Times found that in 2022, at least 97 members of Congress bought or sold stock, bonds or other financial assets that intersected with their congressional work or reported similar transactions by their spouse or dependent child.” [CREW, [7/21/26](#)]

The Stop Insider Trading Act Stopped Short Of A Total Ban On Members Of Congress From Owning Or Selling Stocks

The Stop Insider Trading Act Would Ban Members Of Congress From Buying Stocks, But Does Not Prohibit Them From Owning Or Selling Stocks, Potentially For Profit. “‘This bill, quite simply, is a sham,’ said Joe Morelle, a Democratic congressman from New York and an influential voice on congressional stock trading. ‘The so-called Stop Insider Trading Act actually allows members of Congress to own and trade stocks,’ said Morelle, adding that the ID rider was a ‘poison pill.’ The bill leaves significant loopholes for members to potentially abuse. In particular, it bans members from buying stocks but not from selling them. And it stops short of an outright ban on owning stocks, a proposal that gained bipartisan steam in recent years. The legislation also does not halt members of the executive branch and their family members, including President Trump and his adult children from trading — buying and selling stocks, bonds and other financial assets — while in office. ‘Americans across the political spectrum overwhelmingly support stronger restrictions on congressional stock trading,’ Eric Kashdan, director of federal advocacy at the Campaign Legal Center, a nonpartisan watchdog group, wrote in a letter to members. ‘Congress must instead pursue stronger reforms that prohibit both the ownership and trading of individual stocks, as well as other assets that create conflicts between private interests and public responsibilities,’ Kashdan said.” [New Jersey Spotlight News, [7/31/26](#)]

The Stop Insider Trading Act Did Not Halt Members Of The Executive Branch And Their Family Members, Including Trump, From Trading Stocks. “‘This bill, quite simply, is a sham,’ said Joe Morelle, a Democratic congressman from New York and an influential voice on congressional stock trading. ‘The so-called Stop Insider Trading Act actually allows members of Congress to own and trade stocks,’ said Morelle, adding that the ID rider was a ‘poison pill.’ The bill leaves significant loopholes for members to potentially abuse. In particular, it bans members from buying stocks but not from selling them. And it stops short of an outright ban on owning stocks, a proposal that gained bipartisan steam in recent years. The legislation also does not halt members of the executive branch and their family members, including President Trump and his adult children from trading — buying and selling stocks, bonds and other financial assets — while in office. ‘Americans across the political spectrum overwhelmingly support stronger restrictions on congressional stock trading,’ Eric Kashdan, director of federal advocacy at the Campaign Legal Center, a nonpartisan watchdog group, wrote in a letter to members. ‘Congress must instead pursue stronger reforms that prohibit both the ownership and trading of individual stocks, as well as other assets that create conflicts between private interests and public responsibilities,’ Kashdan said.” [New Jersey Spotlight News, [7/31/26](#)]

Even Republicans Criticized The Stop Insider Trading Act For Its Weak Language

The Stop Insider Trading Act Allowed Members To Retain Their Current Stock Holdings And Sell Them Off Which Drew Criticism From Some Republicans In The Senate. “The U.S. House of Representatives passed the Stop Insider Trading Act Wednesday, banning members of Congress and their families from buying new stocks and requiring public notice before selling existing holdings. The bill, which was passed largely along party lines, now faces an uncertain future in the Senate. House Speaker Mike Johnson (R-La.) said the legislation addresses a long-standing concern about lawmakers enriching themselves while in office. ‘Too often, Americans struggling to make ends meet have watched as lawmakers have entered office to leave as multimillionaires,’ Johnson said. Most House Democrats opposed the measure, arguing it does not go far enough. House Minority Leader Hakeem Jeffries (D-N.Y.) said the bill falls short because it does not prohibit members from trading stock outright and excludes the president, vice president, and cabinet. ‘It doesn’t actually prohibit members from trading stock. And of course, it didn’t include the president, the vice president and the cabinet. Which is extraordinary, given that during Donald Trump’s first year as president, he’s traded more stocks than every other member of Congress combined,’ Jeffries

said. The bill allows members to retain their current stock holdings and sell them off — a provision that has drawn criticism from some Republicans in the Senate as well. Sen. Josh Hawley (R-Mo.) said he is willing to work with the House-passed version but wants stronger language. ‘If that’s what the House is able to pass, I’m certainly happy to take that and to work with it. As I say, I’d like to see something stronger. I’d like to see tougher penalties. I’d like to see an across the board ban on any kind of stock trading in stock ownership by members of Congress,’ Hawley said.” [14 News, [7/25/26](#)]

Republican Senator Josh Hawley Said He Would Like To See Something Stronger Than The House’s Version Of The Stop Insider Trading Act. “The U.S. House of Representatives passed the Stop Insider Trading Act Wednesday, banning members of Congress and their families from buying new stocks and requiring public notice before selling existing holdings. The bill, which was passed largely along party lines, now faces an uncertain future in the Senate. House Speaker Mike Johnson (R-La.) said the legislation addresses a long-standing concern about lawmakers enriching themselves while in office. ‘Too often, Americans struggling to make ends meet have watched as lawmakers have entered office to leave as multimillionaires,’ Johnson said. Most House Democrats opposed the measure, arguing it does not go far enough. House Minority Leader Hakeem Jeffries (D-N.Y.) said the bill falls short because it does not prohibit members from trading stock outright and excludes the president, vice president, and cabinet. ‘It doesn’t actually prohibit members from trading stock. And of course, it didn’t include the president, the vice president and the cabinet. Which is extraordinary, given that during Donald Trump’s first year as president, he’s traded more stocks than every other member of Congress combined,’ Jeffries said. The bill allows members to retain their current stock holdings and sell them off — a provision that has drawn criticism from some Republicans in the Senate as well. Sen. Josh Hawley (R-Mo.) said he is willing to work with the House-passed version but wants stronger language. ‘If that’s what the House is able to pass, I’m certainly happy to take that and to work with it. As I say, I’d like to see something stronger. I’d like to see tougher penalties. I’d like to see an across the board ban on any kind of stock trading in stock ownership by members of Congress,’ Hawley said.” [14 News, [7/25/26](#)]

Last Year Alone He Sold Nearly \$1 Million In Stock.

2025: Hill Sold \$835K Worth Of Stock

2025: Hill Sold \$835K Worth Of Stock. [Quiver Quantitative, French Hill, accessed [10/14/26](#)]



[Quiver Quantitative, French Hill, accessed [10/14/26](#)]

Hill Received More Than \$8 Million In Support From The Very Industries He's Supposed To Regulate,

Hill Was The Chairman Of The Financial Services Committee Which Had Jurisdiction Over Issues Pertaining To The Economy, The Banking System, Housing, Insurance, And Securities And Exchanges

Hill Was The Chairman Of The Financial Services Committee. “Meet the Chairman A ninth-generation Arkansan, Congressman French Hill has represented Arkansas’s Second Congressional District since January 2015. He serves as Chairman of the House Financial Services Committee in the 119th Congress.” [House Committee On Financial Services, About Us, accessed [10/14/26](#)]

The House Financial Services Committee Had Jurisdiction Over Issues Pertaining To The Economy, The Banking System, Housing, Insurance, And Securities And Exchanges. “The House Financial Services Committee has jurisdiction over issues pertaining to the economy, the banking system, housing, insurance, and securities and exchanges. Additionally, the Committee also has jurisdiction over monetary policy, international finance, international monetary organizations, and efforts to combat terrorist financing. The Committee oversees the Nation’s economy through its oversight of the Federal Reserve Board and individual reserve banks, the Treasury, the production and distribution of currency, and the Nation’s capital markets. Agencies under oversight by the Committee include: the Federal Reserve, Treasury, the Federal Deposit Insurance Corporation, the Securities and Exchange Commission, the National Credit Union Administration, the Office of the Comptroller of the Currency, the Department of Housing and Urban Development, the Federal Housing Finance Agency, and the Export-Import Bank.” [House Committee On Financial Services, About Us, accessed [10/14/26](#)]

OpenSecrets: Hill Received More Than \$8 Million From The Finance/Insurance/Real Estate Industry

Hill Received \$8,031,616 From The Finance/Insurance/Real Estate Industry

Hill Received \$8,031,616 From The Finance/Insurance/Real Estate Industry. [OpenSecrets, Finance/Insurance/Real Estate Recipients, French Hill, accessed [10/14/26](#)]

Then Led The Fight To Increase Overdraft Fees, Which Allows Banks To Make Billions Off Your Back.

Hill Led The Effort To Allow Big Banks To Charge Higher Fees, Costing Consumers \$5 Billion A Year

Hill Led The Effort To Roll Back The CFPB Rule That Regulated Overdraft Protection Fees

Hill Led The Effort To Roll Back The CFPB Rule That Regulated Overdraft Protection Fees. “Today, House Financial Service Committee Chairman French Hill (R-AR) and Senate Banking Committee Chairman Tim Scott (R-SC) introduced Congressional Review Act (CRA) resolutions to overturn the Biden Administration’s Consumer Financial Protection Bureau’s (CFPB) final rule capping overdraft fees at banks and credit unions. The committee leaders cited the rule’s impact on access to important financial services and reiterated that lawful and contractually agreed upon payment incentives promote financial discipline and responsibility. [...] Chairman Hill said, ‘Senate Banking Committee Chairman Tim Scott and I were clear when we told federal agencies – including the CFPB - to stop all midnight rulemaking, which former Director Chopra blatantly disregarded. As I have consistently said, the CFPB needs guardrails on its enforcement and rulemaking powers, and this rule is another clear example of why. The CFPB’s actions on overdraft is another form of government price controls that hurt consumers who deserve financial protections and greater choice. Our CRA will help overturn this harmful rule and is a next step toward

ensuring the CFPB halts all ongoing rules until it answers to Congress, just like any other non-independent federal agency. Chairman Scott and I will continue to work with our fellow Republicans to rein in the agency with statutory direction.” [House Committee On Financial Services, French Hill Chairman, Press Release, [2/12/25](#)]

- **House Committee On Financial Services Press Release: “Hill, Scott Lead Effort To Roll Back Biden-Era CFPB Overdraft Rule.”** [House Committee On Financial Services, French Hill Chairman, Press Release, [2/12/25](#)]

Hill Voted For Nullifying A CFPB Rule That Regulated Overdraft Protection Services And Capped Fees By Very Large Financial Institutions

Hill Voted For Nullifying A CFPB Rule That Regulated Overdraft Protection Services And Capped Fees By Very Large Financial Institutions. In April 2025, Hill voted for: “Passage of the joint resolution that would provide for congressional disapproval of, and nullify, a December 2024 Consumer Financial Protection Bureau rule which regulates overdraft protection services offered by very large financial institutions, including by capping the fees that covered institutions may charge for the service.” The resolution was passed by a vote of 217-211. [S.J. Res. 18, [Vote #96](#), 4/9/25; CQ, [4/9/25](#)]

Hill Said He Was Proud To Reverse The CFPB Rule That Regulated Overdraft Protection Services And Capped Fees

Hill: “I Am Proud To See House And Senate Republicans Take Action To Reverse This Midnight Rulemaking By The Biden-Harris Administration’s CFPB.” “Today, the House of Representatives passed two CRAs overturning Consumer Financial Protection Bureau (CFPB) rules finalized in the waning days of the Biden-Harris Administration. S.J. Res. 18 nullifies the CFPB’s disastrous rule setting government price caps on overdraft fees and S.J. Res. 28 would nullify the CFPB’s deeply flawed rule expanding the CFPB’s authority into the digital payments ecosystem. S.J. Res. 18 – Disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to ‘Overdraft Lending: Very Large Financial Institutions,’ passed the House 217 to 211. ‘I am proud to see House and Senate Republicans take action to reverse this midnight rulemaking by the Biden-Harris Administration’s CFPB. This government price control on overdraft fees would have limited consumer choice and been detrimental to the families who need the certainty that their purchases will not be denied at the cash register. The market has already been successful in lowering fees for all Americans, and I am proud to send this CRA to the President’s desk to correct this government overreach,’ said Chairman French Hill (AR-02).” [House Committee On Financial Services, French Hill Chairman, Press Release, [4/9/25](#)]

The House Voted To Overturn A Rule That Would Have Limited Bank Overdraft Fees To \$5

The House Voted To Overturn A Rule That Would Have Limited Bank Overdraft Fees To \$5. “The House voted Wednesday to overturn a rule that would have limited bank overdraft fees to \$5, following the Senate in moving to dismantle the regulation that the Biden administration had estimated would save consumers billions of dollars.” [AP, [4/10/25](#)]

- **Associated Press Headline: “House Votes To Overturn Biden-Era Rule Limiting Bank Overdraft Fees To \$5, Sends To Trump To Sign.”** [AP, [4/10/25](#)]

The CFPB Estimated The Rule Would Have Saved Consumers About \$5 Billion In Annual Overdraft Fees

The CFPB Estimated The Rule Would Have Saved Consumers About \$5 Billion In Annual Overdraft Fees. “The CFPB estimated the rule would have saved consumers about \$5 billion in annual overdraft fees, or \$225 per household that typically experiences the fees.” [AP, [4/10/25](#)]

People Are Struggling To Pay For Gas, Groceries, And Housing.

The Average Household In Arkansas Paid An Additional \$2,100 + For Goods And Services Under Trump

The Average Household In Arkansas Paid An Additional \$2,100 + For Goods And Services Under Trump.

“As of July 2026, the average household in Arkansas has had to pay an additional \$2,100+ for goods and services due to rising costs under President Trump. Despite his repeated pledges on the campaign trail that his administration would ‘end inflation’ and bring down costs for families, Trump and Republicans in Congress have instead caused costs to continue to rise significantly, including through Trump’s reckless tariffs and war in Iran.” [Joint Economic Committee Minority, Fact Sheet, [August 2026](#)]

The Average Household In Arkansas Paid An Additional \$251 On Housing Costs Under Trump. “As of July 2026, the average household in Arkansas has had to pay an additional \$2,100+ for goods and services due to rising costs under President Trump. Despite his repeated pledges on the campaign trail that his administration would ‘end inflation’ and bring down costs for families, Trump and Republicans in Congress have instead caused costs to continue to rise significantly, including through Trump’s reckless tariffs and war in Iran. [...] Arkansas families have had to spend an additional \$251 on housing costs such as rent and mortgage payments since President Trump took office.” [Joint Economic Committee Minority, Fact Sheet, [August 2026](#)]

The Average Household In Arkansas Paid An Additional \$310 For Groceries Under Trump. “As of July 2026, the average household in Arkansas has had to pay an additional \$2,100+ for goods and services due to rising costs under President Trump. Despite his repeated pledges on the campaign trail that his administration would ‘end inflation’ and bring down costs for families, Trump and Republicans in Congress have instead caused costs to continue to rise significantly, including through Trump’s reckless tariffs and war in Iran. [...] Americans paid an additional \$310 for groceries in President Trump’s first year than in 2024, and grocery prices are now more than 4 percent higher than when Trump took office. Beef and coffee prices are hitting Americans especially hard. Since the President took office, the average price of ground beef has risen almost every month to a record high of more than \$7 per pound. Coffee prices also spiked and are now nearly \$10 per pound.” [Joint Economic Committee Minority, Fact Sheet, [August 2026](#)]

The Average Household In Arkansas Paid An Additional \$662 In Gas Costs Under Trump. “As of July 2026, the average household in Arkansas has had to pay an additional \$2,100+ for goods and services due to rising costs under President Trump. Despite his repeated pledges on the campaign trail that his administration would ‘end inflation’ and bring down costs for families, Trump and Republicans in Congress have instead caused costs to continue to rise significantly, including through Trump’s reckless tariffs and war in Iran. [...] Gas prices have soared since the start of Trump’s Iran War. In total, people across Arkansas have spent an additional \$752 million on gas since the beginning of the war. That has cost the average family in Arkansas an additional \$662 in gas costs.” [Joint Economic Committee Minority, Fact Sheet, [August 2026](#)]

While You’re Pinching Pennies, Hill And The Banks Are Only Worried About Their Bottom Line.

Backup above.

French Hill Message #2

Trump Republicans have been trying to keep Black people from voting, because they know how powerful their voices are. This election is about the fight to lower the cost of groceries, the cost of rent and housing, and gas prices. French Hill has taken more than \$8 million in contributions from the industries he’s supposed to regulate, while pushing policies that increase overdraft fees and make it harder for people to get out of personal debt like credit cards or loans. Chris Jones is a problem solver who will fight to reverse Hill’s healthcare cuts and repeal the reckless Trump tariffs driving up prices.

Trump Republicans Have Been Trying To Keep Black People From Voting, Because They Know How Powerful Their Voices Are.

Trump And Republicans Repeatedly Tried To Roll Back Essential Parts Of The Civil Rights Movement

Donald Trump's Policies Were An Assault On Key Pieces Of The Civil Rights Movement

Trump's Policies Were An Assault On The Great Society Legislation, Including The Voting Rights Act And The Civil Rights Act. "Trump's policies and the way he's orienting his government combine as an assault on the Great Society legislation Johnson pushed through in the 1960s, including the Voting Rights Act, the Civil Rights Act of 1964 and the Immigration and Nationality Act of 1965." [CNN, [5/2/25](#)]

- **CNN Headline: "Trump Turns Civil Rights Upside Down In 'Biggest Rollback' Since Reconstruction."** [CNN, [5/2/25](#)]
- **Poverty & Race Research Action Council Headline: "Trump Just Issued An Executive Order Aimed At Decimating The Civil Rights Act Of 1964."** [Poverty & Race Research Action Council, [5/4/25](#)]

Trump Signed An Executive Order Targeting A Longstanding Civil Rights Enforcement Tool, Disparate Impact. "On Apr. 23, 2025, President Donald Trump signed an executive order targeting a longstanding civil rights enforcement tool known as disparate impact. This legal framework has long served to identify and address discrimination that hides in plain sight, embedded in the structures of hiring, housing, education, and public policy. Though it plays an important role in our society, many Americans may not have heard of disparate impact. Below, we'll take a closer look at what it is and examine why the president wants to end it." [Legal Defense Fund, accessed [5/4/26](#)]

- **Disparate Impact Identified And Addressed Discrimination Embedded In The Structures Of Hiring, Housing, Education, And Public Policy.** "On Apr. 23, 2025, President Donald Trump signed an executive order targeting a longstanding civil rights enforcement tool known as disparate impact. This legal framework has long served to identify and address discrimination that hides in plain sight, embedded in the structures of hiring, housing, education, and public policy. Though it plays an important role in our society, many Americans may not have heard of disparate impact. Below, we'll take a closer look at what it is and examine why the president wants to end it." [Legal Defense Fund, accessed [5/4/26](#)]

The Supreme Court Effectively Ended The Voting Rights Act And Affirmative Action

Verdict: "Perhaps We Are Witnessing The Emergence Of The MAGA Court." "It makes more sense, however, if the conservative super-majority in fact regards Trump as a normal Republican president. No doubt the Court's conservatives are much less coarse than Trump in their style, but perhaps as a matter of substance, we are witnessing something much more alarming than a Supreme Court walking on eggshells to avoid the president's rage. Perhaps we are witnessing the emergence of the MAGA Court." [Verdict, [7/2/25](#)]

2026: The Supreme Court Destroyed What Little Remained Of The Voting Rights Act. "This week, the Supreme Court destroyed what little remained of the Voting Rights Act. In Louisiana v. Callais on Tuesday, the Court eliminated the law's protections against lawmakers drawing maps that dilute the political power of minority voters. The decision continued more than a decade of the Court's assaults on what is often called the crown jewel of the civil rights movement." [Brennan Center for Justice, [4/30/26](#)]

- **CNN Headline: "Supreme Court Hollows Out A Landmark Law That Had Protected Minority Voting Rights For 6 Decades."** [CNN, [4/30/26](#)]

2023: The Conservative Supermajority On The Supreme Court Ended Race-Conscious Admission Programs At Colleges And Universities Across The Country. “In a historic decision, the U.S. Supreme Court on Thursday effectively ended race-conscious admission programs at colleges and universities across the country. In a decision divided along ideological lines, the six-justice conservative supermajority invalidated admissions programs at Harvard and the University of North Carolina. The decision reverses decades of precedent upheld over the years by narrow Supreme Court majorities that included Republican-appointed justices. It ends the ability of colleges and universities — public and private — to do what most say they still need to do: consider race as one of many factors in deciding which of the qualified applicants is to be admitted.” [NPR, [6/29/23](#)]

- **NPR Headline: “Supreme Court Guts Affirmative Action, Effectively Ending Race-Conscious Admissions.”** [NPR, [6/29/23](#)]

Congressional Republicans Were Supportive Of The Supreme Court Ruling That Dismantled The Voting Rights Act

The Hill Headline: “NRCC Praises Supreme Court Voting Rights Act Ruling: ‘Victory For The Constitution.’” [The Hill, [4/29/26](#)]

Following The Supreme Court Decision That Labeled Louisiana’s Second Majority Black Congressional District As Unconstitutional, Speaker Johnson Said Other Staes Should Redraw Their Congressional Maps As Well. “House Speaker Mike Johnson (R-La.) said Thursday that other states should redraw their congressional maps in the wake of the Supreme Court ruling that Louisiana’s addition of a second majority-Black congressional district was an unconstitutional racial gerrymander.” [The Hill, [4/30/26](#)]

- **The Hill Headline: “Johnson Backs States Redistricting Ahead Of November Midterms.”** [The Hill, [4/30/26](#)]

CNN Headline: “Supreme Court Hollows Out A Landmark Law That Had Protected Minority Voting Rights For 6 Decades.” [CNN, [4/30/26](#)]

This Election Is About The Fight To Lower The Cost Of Groceries, The Cost Of Rent And Housing, And Gas Prices.

The Average Household In Arkansas Paid An Additional \$2,100 + For Goods And Services Under Trump

The Average Household In Arkansas Paid An Additional \$2,100 + For Goods And Services Under Trump. “As of July 2026, the average household in Arkansas has had to pay an additional \$2,100+ for goods and services due to rising costs under President Trump. Despite his repeated pledges on the campaign trail that his administration would ‘end inflation’ and bring down costs for families, Trump and Republicans in Congress have instead caused costs to continue to rise significantly, including through Trump’s reckless tariffs and war in Iran.” [Joint Economic Committee Minority, Fact Sheet, [August 2026](#)]

The Average Household In Arkansas Paid An Additional \$251 On Housing Costs Under Trump. “As of July 2026, the average household in Arkansas has had to pay an additional \$2,100+ for goods and services due to rising costs under President Trump. Despite his repeated pledges on the campaign trail that his administration would ‘end inflation’ and bring down costs for families, Trump and Republicans in Congress have instead caused costs to continue to rise significantly, including through Trump’s reckless tariffs and war in Iran. [...] Arkansas families have had to spend an additional \$251 on housing costs such as rent and mortgage payments since President Trump took office.” [Joint Economic Committee Minority, Fact Sheet, [August 2026](#)]

The Average Household In Arkansas Paid An Additional \$310 For Groceries Under Trump. “As of July 2026, the average household in Arkansas has had to pay an additional \$2,100+ for goods and services due to rising

costs under President Trump. Despite his repeated pledges on the campaign trail that his administration would ‘end inflation’ and bring down costs for families, Trump and Republicans in Congress have instead caused costs to continue to rise significantly, including through Trump’s reckless tariffs and war in Iran. [...] Americans paid an additional \$310 for groceries in President Trump’s first year than in 2024, and grocery prices are now more than 4 percent higher than when Trump took office. Beef and coffee prices are hitting Americans especially hard. Since the President took office, the average price of ground beef has risen almost every month to a record high of more than \$7 per pound. Coffee prices also spiked and are now nearly \$10 per pound.” [Joint Economic Committee Minority, Fact Sheet, [August 2026](#)]

The Average Household In Arkansas Paid An Additional \$662 In Gas Costs Under Trump. “As of July 2026, the average household in Arkansas has had to pay an additional \$2,100+ for goods and services due to rising costs under President Trump. Despite his repeated pledges on the campaign trail that his administration would ‘end inflation’ and bring down costs for families, Trump and Republicans in Congress have instead caused costs to continue to rise significantly, including through Trump’s reckless tariffs and war in Iran. [...] Gas prices have soared since the start of Trump’s Iran War. In total, people across Arkansas have spent an additional \$752 million on gas since the beginning of the war. That has cost the average family in Arkansas an additional \$662 in gas costs.” [Joint Economic Committee Minority, Fact Sheet, [August 2026](#)]

French Hill Has Taken More Than \$8 Million In Support From The Industries He’s Supposed To Regulate,

Hill Was The Chairman Of The Financial Services Committee Which Had Jurisdiction Over Issues Pertaining To The Economy, The Banking System, Housing, Insurance, And Securities And Exchanges

Hill Was The Chairman Of The Financial Services Committee. “Meet the Chairman A ninth-generation Arkansan, Congressman French Hill has represented Arkansas’s Second Congressional District since January 2015. He serves as Chairman of the House Financial Services Committee in the 119th Congress.” [House Committee On Financial Services, About Us, accessed [10/14/26](#)]

The House Financial Services Committee Had Jurisdiction Over Issues Pertaining To The Economy, The Banking System, Housing, Insurance, And Securities And Exchanges. “The House Financial Services Committee has jurisdiction over issues pertaining to the economy, the banking system, housing, insurance, and securities and exchanges. Additionally, the Committee also has jurisdiction over monetary policy, international finance, international monetary organizations, and efforts to combat terrorist financing. The Committee oversees the Nation’s economy through its oversight of the Federal Reserve Board and individual reserve banks, the Treasury, the production and distribution of currency, and the Nation’s capital markets. Agencies under oversight by the Committee include: the Federal Reserve, Treasury, the Federal Deposit Insurance Corporation, the Securities and Exchange Commission, the National Credit Union Administration, the Office of the Comptroller of the Currency, the Department of Housing and Urban Development, the Federal Housing Finance Agency, and the Export-Import Bank.” [House Committee On Financial Services, About Us, accessed [10/14/26](#)]

OpenSecrets: Hill Received More Than \$8 Million From The Finance/Insurance/Real Estate Industry

Hill Received \$8,031,616 From The Finance/Insurance/Real Estate Industry

Hill Received \$8,031,616 From The Finance/Insurance/Real Estate Industry. [OpenSecrets, Finance/Insurance/Real Estate Recipients, French Hill, accessed [10/14/26](#)]

While Pushing Policies That Increase Overdraft Fees And Make It Harder For People To Get Out Of Personal Debt Like Credit Cards Or Loans.

Hill Led The Effort To Allow Big Banks To Charge Higher Fees, Costing Consumers \$5 Billion A Year

Hill Led The Effort To Roll Back The CFPB Rule That Regulated Overdraft Protection Fees

Hill Led The Effort To Roll Back The CFPB Rule That Regulated Overdraft Protection Fees. “Today, House Financial Service Committee Chairman French Hill (R-AR) and Senate Banking Committee Chairman Tim Scott (R-SC) introduced Congressional Review Act (CRA) resolutions to overturn the Biden Administration’s Consumer Financial Protection Bureau’s (CFPB) final rule capping overdraft fees at banks and credit unions. The committee leaders cited the rule’s impact on access to important financial services and reiterated that lawful and contractually agreed upon payment incentives promote financial discipline and responsibility. [...] Chairman Hill said, ‘Senate Banking Committee Chairman Tim Scott and I were clear when we told federal agencies – including the CFPB - to stop all midnight rulemaking, which former Director Chopra blatantly disregarded. As I have consistently said, the CFPB needs guardrails on its enforcement and rulemaking powers, and this rule is another clear example of why. The CFPB’s actions on overdraft is another form of government price controls that hurt consumers who deserve financial protections and greater choice. Our CRA will help overturn this harmful rule and is a next step toward ensuring the CFPB halts all ongoing rules until it answers to Congress, just like any other non-independent federal agency. Chairman Scott and I will continue to work with our fellow Republicans to rein in the agency with statutory direction.’” [House Committee On Financial Services, French Hill Chairman, Press Release, [2/12/25](#)]

- **House Committee On Financial Services Press Release: “Hill, Scott Lead Effort To Roll Back Biden-Era CFPB Overdraft Rule.”** [House Committee On Financial Services, French Hill Chairman, Press Release, [2/12/25](#)]

Hill Voted For Nullifying A CFPB Rule That Regulated Overdraft Protection Services And Capped Fees By Very Large Financial Institutions

Hill Voted For Nullifying A CFPB Rule That Regulated Overdraft Protection Services And Capped Fees By Very Large Financial Institutions. In April 2025, Hill voted for: “Passage of the joint resolution that would provide for congressional disapproval of, and nullify, a December 2024 Consumer Financial Protection Bureau rule which regulates overdraft protection services offered by very large financial institutions, including by capping the fees that covered institutions may charge for the service.” The resolution was passed by a vote of 217-211. [S.J. Res. 18, [Vote #96](#), 4/9/25; CQ, [4/9/25](#)]

Hill Said He Was Proud To Reverse The CFPB Rule That Regulated Overdraft Protection Services And Capped Fees

Hill: “I Am Proud To See House And Senate Republicans Take Action To Reverse This Midnight Rulemaking By The Biden-Harris Administration’s CFPB.” “Today, the House of Representatives passed two CRAs overturning Consumer Financial Protection Bureau (CFPB) rules finalized in the waning days of the Biden-Harris Administration. S.J. Res. 18 nullifies the CFPB’s disastrous rule setting government price caps on overdraft fees and S.J. Res. 28 would nullify the CFPB’s deeply flawed rule expanding the CFPB’s authority into the digital payments ecosystem. S.J. Res. 18 – Disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to ‘Overdraft Lending: Very Large Financial Institutions,’ passed the House 217 to 211. ‘I am proud to see House and Senate Republicans take action to reverse this midnight rulemaking by the Biden-Harris Administration’s CFPB. This government price control on overdraft fees would have limited consumer choice and been detrimental to the families who need the certainty that their purchases will not be denied at the cash register. The market has already been successful in lowering fees for all Americans, and I am proud to send this CRA to the

President's desk to correct this government overreach,' said Chairman French Hill (AR-02)." [House Committee On Financial Services, French Hill Chairman, Press Release, [4/9/25](#)]

The House Voted To Overturn A Rule That Would Have Limited Bank Overdraft Fees To \$5

The House Voted To Overturn A Rule That Would Have Limited Bank Overdraft Fees To \$5. "The House voted Wednesday to overturn a rule that would have limited bank overdraft fees to \$5, following the Senate in moving to dismantle the regulation that the Biden administration had estimated would save consumers billions of dollars." [AP, [4/10/25](#)]

- **Associated Press Headline: "House Votes To Overturn Biden-Era Rule Limiting Bank Overdraft Fees To \$5, Sends To Trump To Sign."** [AP, [4/10/25](#)]

The CFPB Estimated The Rule Would Have Saved Consumers About \$5 Billion In Annual Overdraft Fees

The CFPB Estimated The Rule Would Have Saved Consumers About \$5 Billion In Annual Overdraft Fees. "The CFPB estimated the rule would have saved consumers about \$5 billion in annual overdraft fees, or \$225 per household that typically experiences the fees." [AP, [4/10/25](#)]

Consumer Financial Protection Bureau: Overdraft Fees Were Making It Difficult For Consumers To Catch Up And Cover Future Costs

Consumer Financial Protection Bureau: Overdraft Fees Were Making It Difficult For Consumers To Catch Up And Cover Future Costs. "In 2019, banks and credit unions collected an estimated \$15.5 billion from their customers through overdraft and non-sufficient funds fees. These fees are charged when the financial institution determines that a customer's checking account does not have the funds to cover an expense. They are often assessed for reasons people do not expect or understand, chip away at needed income including public benefits, and take a heavy toll on families living paycheck to paycheck. And, overdraft fees can ultimately drive people out of banking altogether. While a number of banks have started to lower these fees—and the total volume of fees has started to go down overall—overdraft practices still penalize customers with limited resources and create financial obstacles for them. CFPB research has found that people who pay more than 10 overdraft fees per year end up paying nearly three-quarters of all overdraft fees, and on average, these frequent overdrafters paid \$380 in overdraft fees during the year. Similarly, CFPB interviews with consumers have shown that people were concerned that overdraft fees would make it more difficult to catch up and cover future expenses. In the words of one interview participant, the typical overdraft fee of \$35 'is a lot of money for a person that doesn't have any.' These fees, in turn, can lead to real financial losses for families and turn setbacks into crises. For a low-wage worker, overdraft fees could take up an entire week of take-home pay, or more, over the course of a year. For many families, banking fees could strip away money better spent elsewhere. Indeed, many frequent overdrafters' budgets already have little room for unexpected charges to begin with. Ninety percent of frequent overdrafters (defined as consumers who incurred more than 10 combined overdraft and non-sufficient funds fees in a year) typically had, at the median, no more than a few hundred dollars in their accounts at the end of any given day. Dipping below a zero balance can lead to hundreds of dollars in cascading fees, which the bank will collect from the customer's next deposit." [Consumer Financial Protection Bureau, [3/20/22](#)]

Chris Jones Is A Problem Solver Who Will Fight To Reverse Hill's Healthcare Cuts And Repeal The Reckless Trump Tariffs Driving Up Prices.

Hill Voted For The One Big Beautiful Bill Act Which Included The Largest Cut To Medicaid In History And Did Not Extend The ACA Premium Tax Credits

Hill Voted For The One Big Beautiful Bill Act

Hill Voted For The One Big Beautiful Bill Act. In July 2025, Hill voted for: “Motion to concur in the Senate amendment to the bill that would permanently extend nearly \$4 trillion in expiring individual and business tax cuts, create several new tax breaks and fund border and immigration enforcement and air traffic control upgrades. It would cut Medicaid and other safety net programs to partly offset the cost. Among other provisions, it would raise the statutory debt ceiling by \$5 trillion and appropriate more than \$448 billion in mandatory funding for Trump administration priorities and other needs, including \$153 billion for defense, \$89 billion for immigration enforcement, and \$89.5 billion for border control and security. It also would increase the state and local tax deduction cap to \$40,000 annually for five years for households making up to \$500,000 a year until 2030, when it would permanently revert to \$10,000.” The motion was agreed to by a vote of 218-214. [H.R. 1, [Vote #190](#), 7/3/25; CQ, [7/3/25](#)]

The One Big Beautiful Bill Cut \$1 Trillion From Medicaid, The Largest Cut To Medicaid In American History

The Hill: Republicans Passed The Largest Cuts To Medicaid Since The Program Began In The 1960’s.

“Senate Republicans on Tuesday passed the largest cuts to Medicaid since the program began in the 1960s, a move that would erode the social safety net and cause a spike in the number of uninsured Americans over the next decade. The tax and spending bill is projected to cost more than \$3 trillion during that time, but it would be partially paid for with about \$1 trillion in cuts to Medicaid. Almost 12 million lower-income Americans would lose their health insurance by 2034, according to the Congressional Budget Office (CBO).” [The Hill, [7/1/25](#)]

- **The Hill: The Republicans’ Made About \$1 Trillion In Cuts To Medicaid.** “Senate Republicans on Tuesday passed the largest cuts to Medicaid since the program began in the 1960s, a move that would erode the social safety net and cause a spike in the number of uninsured Americans over the next decade. The tax and spending bill is projected to cost more than \$3 trillion during that time, but it would be partially paid for with about \$1 trillion in cuts to Medicaid. Almost 12 million lower-income Americans would lose their health insurance by 2034, according to the Congressional Budget Office (CBO).” [The Hill, [7/1/25](#)]

The Hill: “Congress Passed The Largest Medicaid Cuts In The Program’s 60-Year History Through The GOP’s Megabill Right Before The July 4 Holiday, A \$1 Trillion Reduction Projected To Push More Than 12 Million Low-Income Individuals Off Their Health Insurance Over The Next Decade.” “Medicaid is set to become a key issue in the battle over control of Congress in next year’s midterm elections now that President Trump’s ‘big, beautiful bill’ has passed. Congress passed the largest Medicaid cuts in the program’s 60-year history through the GOP’s megabill right before the July 4 holiday, a \$1 trillion reduction projected to push more than 12 million low-income individuals off their health insurance over the next decade. Republicans argue the moves are necessary to address waste and fraud in the program, ensuring ‘able-bodied’ adults aren’t taking advantage of the system.” [The Hill, [7/7/25](#)]

- **HEADLINE: “Senate Megabill Marks Biggest Medicaid Cuts In History.”** [The Hill, [7/1/25](#)]

Politico: “The Final Bill, Passed By The House On Thursday, Delivered A \$1 Trillion-Plus Cut To Health Care Programs And Could Lead To An Estimated 11.8 Million People Losing Their Insurance.”

“Republicans just delivered Donald Trump a ‘big, beautiful’ legislative win. Now they’re fretting it will lead to some ugly electoral losses. GOP lawmakers are warning that slashing spending on Medicaid and food assistance will cost the party seats in the midterms — threatening their razor-thin House majority — by kicking millions of Americans off safety-net programs. [...] The final bill, passed by the House on Thursday, delivered a \$1 trillion-plus cut to health care programs and could lead to an estimated 11.8 million people losing their insurance.” [Politico, [7/6/25](#)]

The One Big Beautiful Bill Did Not Extend Enhanced Premium Tax Credits For ACA Marketplace Plans

The One Big Beautiful Bill Did Not Extend Enhanced Premium Tax Credits For ACA Marketplace Plans.

“The OBBBA did not extend enhanced premium tax credits for ACA marketplace plans. As a result, when open

enrollment begins on November 1, 2025, 20 million marketplace enrollees will see their premium costs spike.” [Center for American Progress, [7/29/25](#)]

Enhanced Premium Tax Credits Helped More Than 20 Million People Afford Healthcare Coverage Through The ACA

Enhanced Premium Tax Credits Helped More Than 20 Million People Afford Healthcare Coverage Through The ACA. “Enhancements to premium tax credits, enacted in the American Rescue Plan and extended by the Inflation Reduction Act, are helping more than 20 million people afford health coverage in the Affordable Care Act (ACA) marketplaces.” [CBPP, [11/3/25](#)]

Trump’s Tariffs Raised Costs

Joint Economic Committee: “The Joint Economic Committee – Minority Estimates That During The Last Year, The Average American Family Has Already Paid More Than \$1,700 In Tariff Costs, With The Costs Climbing Steadily Since The Beginning Of President Trump’s Second Term.” “The Joint Economic Committee – Minority estimates that during the last year, the average American family has already paid more than \$1,700 in tariff costs, with the costs climbing steadily since the beginning of President Trump’s second term. Though the Supreme Court recently struck down key portions of President Trump’s tariff agenda, this analysis shows how much this tax on American consumers has already cost American families. President Trump’s Administration has also already stated that it will roll out new tariffs to replace those that were recently struck down, which could result in further economic uncertainty and higher costs. The Joint Economic Committee – Minority combined official data from the U.S. Treasury Department on the amount of tariff revenue collected between February 2025 and January 2026 with independent estimates from the nonpartisan Congressional Budget Office of the percent of each tariff dollar that is ultimately paid by American consumers. The Committee found that American consumers overall paid more than \$231 billion in tariff costs between February 2025 and January 2026, an average of roughly \$1,745 per family.” [JEC, Fact Sheet, [February 2026](#)]

JEC Headline: “American Families Have Paid More Than \$1,700 Each In Tariff Costs Since Trump Entered Office.” [JEC, Fact Sheet, [February 2026](#)]