



Community Bankers Association of Kansas

Kansas Legislative and Policy Report

2026 Session Week 3 Update

February 2, 2026

Overview

It was another busy week at the Statehouse and as usual filled with highs, such as celebrating Kansas Day, and lows (i.e., an entire day of committee work disrupted after a full day of House debate on a controversial transgender drivers' license and [bathroom bill](#)). It marked the first major, and at times heated, floor debate of the 2026 Session. The Senate, too, had its own share of a lengthy floor debate on a resolution that would establish Charlie Kirk Free Speech Day in Kansas.

Controversy aside, budget committees in both chambers continued their expeditious pace of reviewing and approving agency budgets, in most cases adding very few enhancements, abiding by leadership's instructions to pass a lean budget. On the policy side, we are rapidly approaching the deadline for bill introductions for non-exempt committees; while the volume of bills will appear to have ballooned this week, most of these bills will not get a hearing or advance. Turnaround is now just three weeks away, and committees will be hearing as many bills as possible over the next two weeks.

This week, we anticipate hearings on a variety of health, education, local government—including even more elections bills—as well as several housing bills. Health advocates are also hoping to avoid a possible hearing on a bill banning fluoride, a conversation not seriously had at the Statehouse in over a decade.

Financial Institutions Updates

No movement this week on the Senate's constitutional amendment capping property tax assessed value increases, but both financial institutions committees were plenty busy on other topics. The House committee heard the crypto kiosk bill, while Senate FI&I discussed TEFFI issues. Next week, House FI&P will hear two bills, one regarding trusts, and the other dealing with financial institutions' ability to contact a trusted individual listed on an account if they suspect financial exploitation.

Legislation of Interest

- New bills shown in **bold**.

Fraud & Consumer Protection

- [HB 2515](#): Enacting the virtual currency kiosk consumer protection act, providing definitions, establishing requirements for virtual currency kiosk operators, imposing

certain limits on virtual currency kiosk transaction amounts and charges, and authorizing the attorney general and any law enforcement agency to investigate reports of fraudulent money transmission and report to OSBC.

- Heard in House FI&P Wednesday, 1/28.
 - Proponents included OSBC, KBA, Attorney General Kobach (though requesting a couple of minor amendments, including fee caps), and the Kansas Credit Union Association.
 - No Opponents.
- **[HB 2591](#)**: Authorizing financial institutions to report suspected financial exploitation of an adult account holder to a designated agency, notify any adult designated as a trusted contact by such account holder of suspected financial exploitation and place a temporary hold on certain transactions or disbursements.
 - Introduced by Kansas Credit Union Association.
 - Hearing in House FI&P Wednesday, 2/4.

OSBC bills

- **[SB 316](#)**: Authorizing the state bank commissioner to establish a nonprofit organization incorporated under the laws of Kansas to provide charitable consumer financial education initiatives in Kansas.
 - Heard in Senate FI&I Thursday, 1/29.
 - OSBC was sole proponent. Their testimony can be found [here](#).
- **[SB 248](#)**: (From 2025 Session). Updating the fingerprinting language for OSBC for money transmitters and earned wage access services providers and authorizing the state gaming agency and attorney general to have access to more criminal history record information.
 - Hearing set for 1/20 was postponed.
- **[SB 410](#)**: Providing that earned wage access service registrants are subject to the Kansas financial institutions information security act.

TEFFI

- **[HB 2417](#)**/SB 301: Authorizing OSBC to revoke a TEFFI charter, subject to approval by the Legislative Coordinating Council (LCC).
- **[HB 2418](#)**/SB 300: Prohibiting OSBC or any other state agency from becoming a receiver for a TEFFI that becomes insolvent or declares bankruptcy.
 - Heard on SB 300 in Senate FI&I Monday, 1/26.
 - OSBC was the sole proponent. Their testimony is [here](#).

Other

- **[HB 2497](#)**: Prohibiting the assessment of a prepayment penalty against any party more than six months after the execution of a note evidencing a home loan made primarily for personal, family or household purposes secured by a real estate mortgage.
 - Heard in House FI&P Monday, 1/26.
 - [Rocket Mortgage](#) was the sole proponent.
- **[HB 2541](#)**: Enacting the Kansas rural business growth program act, providing a premium tax credit to incentivize capital investment in rural areas and establishing a program to be administered by the secretary of commerce for the purpose of incentivizing such investment.
- **[HB 2590](#)**: Enacting the Kansas community property trust act to authorize the use of community property trusts during the marriage of settlor spouses and amending the Kansas uniform trust code to allow trustees to reimburse settlors of grantor trusts,

authorize the use of designated representatives for trusts and permit the terms of a governing instrument to expand, restrict or eliminate certain general rules applicable to fiduciaries, trusts and trust administration.

- Introduced by KBA.
- Hearing in House FI&P on Monday, 2/2.

Upcoming Activities

- The legislative schedule of hearings is updated regularly throughout the week and can be found in the House and Senate calendars on the Legislature's [website](#).
- All hearings are available online live and archived. You can find those hearings on the Legislative [YouTube](#).

Monday, February 2

House FI&P. 9:00 AM.

- Hearing on HB 2590: Enacting the Kansas community property trust act to authorize the use of community property trusts during the marriage of settlor spouses and amending the Kansas uniform trust code to allow trustees to reimburse settlors of grantor trusts, authorize the use of designated representatives for trusts and permit the terms of a governing instrument to expand, restrict or eliminate certain general rules applicable to fiduciaries, trusts and trust administration.

Wednesday, February 4

House FI&P. 9:00 AM.

- Hearing on HB 2591 trusted contact legislation: Authorizing financial institutions to report suspected financial exploitation of an adult account holder to a designated agency, notify any adult designated as a trusted contact by such account holder of suspected financial exploitation and place a temporary hold on certain transactions or disbursements.

Wrap Up

Let us know if you have any questions.

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