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**HOUSE BILL NO. 190**

Offered January 14, 2026

Prefiled January 7, 2026

*A BILL to amend the Code of Virginia by adding in Article 2 of Chapter 1 of Title 62.2 a section numbered 6.2-108, relating to financial institutions; prevention of continuation of known fraudulent transactions or occurrences.*

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Patron—Convirs-Fowler

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Committee Referral Pending

**Be it enacted by the General Assembly of Virginia:**

**1. That the Code of Virginia is amended by adding in Article 2 of Chapter 1 of Title 62.2 a section numbered 6.2-108 as follows:**

**§ 6.2-108. *Financial institutions to prevent continuation of known fraudulent transactions or occurrences.***

*A financial institution that receives knowledge of fraudulent transactions or occurrences on an account shall take reasonable measures to prevent the continuation of such fraudulent transactions or occurrences, including by providing consumer education materials to the account holder, temporarily suspending all activities on the account, prohibiting further fraudulent transactions or occurrences, and reversing fraudulent transactions or occurrences on the account.*

INTRODUCED

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