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# James Enochs

Posted by the **Comptroller of the Currency** on Nov 4, 2025

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Expand to prohibit banks or like entities from "de-banking" or refusing service to individuals/groups/organizations/businesses on the basis of reputational risk. Require all lawful transactions to be processed and prohibit tracking thereof, but allow for reporting of illegal actions to the appropriate government agencies. Currently banks and payment processors are enforcing censorship of legal business by refusing service to those who refuse to change what they sell. If this is allowed to continue then banks/payment processors could deem an entire industry as a reputational risk and shut those companies down though lack of bank account or way of receiving money. This would enable a bank/payment processor to immediately gain a de facto monopoly as well as engage in voter intimidation by de-banking anyone who voted in a way the institution did not approve.

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