

# **WEST VIRGINIA LEGISLATURE**

## **2026 REGULAR SESSION**

**Introduced**

### **Senate Bill 78**

**FISCAL  
NOTE**

By Senator Phillips

[Introduced January 14, 2026; referred  
to the Committee on Banking and Insurance; and  
then to the Committee on the Judiciary]

1 A BILL to amend the Code of West Virginia, 1931, as amended, by adding a new article,  
2 designated §31A-8H-1, §31A-8H-2, §31A-8H-3, and §31A-8H-4, relating to prohibiting  
3 financial institutions from discriminating against firearms businesses; providing definitions;  
4 clarifying exceptions; creating civil penalties; authorizing an injured party to file civil action;  
5 authorizing the Attorney General to file civil actions and clarifying actions required if the  
6 action prevails; providing a statute of limitations on civil actions; and providing for an  
7 effective date.

*Be it enacted by the Legislature of West Virginia:*

**ARTICLE 8H. PROHIBITING FINANCIAL INSTITUTIONS FROM DISCRIMINATING**

**AGAINST** **FIREARMS** **BUSINESSES.**

**§31A-8H-1. Definitions.**

1 (a) As used in this article:

2 "Ammunition" means one or more loaded cartridges consisting of a primed case,  
3 propellant and with or without one or more projectiles;

4 "Discriminate" means to:

5 (A) Refuse to engage in the trade of any goods or services;

6 (B) Refrain from continuing an existing business relationship;

7 (C) Terminate an existing business relationship;

8 (D) Otherwise unlawfully discriminate against a person.

9 "Financial institution" means a payment processor, a financial institution as defined in this  
10 chapter or a national banking association as defined in 12 U.S.C. § 221;

11 "Firearm" means a weapon that expels a projectile by the action of an explosive;

12 "Firearm accessory" means both:

13 (A) A device that is specifically designed or adapted to enable a person to wear or carry a  
14 firearm on the person or to store or mount a firearm in or on a conveyance;

15       (B) An attachment or device that is specifically designed or adapted to be inserted into or  
16       affixed onto a firearm to enable, alter or improve the functioning or capabilities of the firearm.

17       "Firearm entity" means all of the following:

18       (A) A firearm, firearm accessory or ammunition manufacturer, retailer and distributor;

19       (B) A shooting range; or

20       (C) A trade association.

21       "Trade association" means any person, corporation, unincorporated association,  
22       federation, business league or professional or business organization that:

23       (A) Is not organized or operated for profit and for which no part of its net earning inures to  
24       the benefit of any private shareholder or individual;

25       (B) Is an organization described in section 501(c)(6) of the Internal Revenue Code and is  
26       exempt from tax pursuant to section 501(a) of the Internal Revenue Code;

27       (C) Has two or more members who are firearm, firearm accessory or ammunition  
28       manufacturers or sellers.

29       (b) All other definitions are prescribed the meanings as otherwise set forth in this chapter.

**§31A-8H-2. Unlawful discrimination against a firearm entity; exception.**

1       (a) A financial institution may not discriminate against a firearm entity because the firearm  
2       entity supports or is engaged in the lawful commerce of firearms, firearm accessories or  
3       ammunition products.

4       (b) This section may not apply to a financial institution that chooses not to provide services  
5       to a firearm entity for a business or financial reason or due to a directive by the state banking  
6       commissioner or a bank supervisory agency as defined by this chapter. This section may not apply  
7       to a financial institution that has a written policy prohibiting the institution from discriminating  
8       against firearm entities as defined in this chapter. For the purposes of this subsection, "business or  
9       financial reason" does not include a policy of refusing to provide financial services or otherwise  
10       discriminating when providing financial services to a firearm entity.

**§31A-8H-3. Remedies; attorney general notice; statute of limitation.**

1       (a) A person who is injured by a violation of this article may bring a civil action against the  
2 financial institution. A court of competent jurisdiction shall award the successful party reasonable  
3 attorney fees and costs. The court may award the successful party any of the following:

- 4       (1) Actual and compensatory damages;
- 5       (2) Treble damages;
- 6       (3) Punitive or exemplary damages;
- 7       (4) Injunctive relief; or
- 8       (5) Any other appropriate civil relief.

9       (b) The attorney general may file a civil action for a violation of this article. The attorney  
10 general may request the court to do any of the following:

- 11       (1) Issue a declaratory judgment for an act or practice that violates this article;
- 12       (2) Enjoin any act or practice that violates this article by issuing a temporary restraining  
13 order or preliminary or permanent injunction, without a bond, after providing appropriate notice;
- 14       (3) In the event of repeated discrimination or failure to adhere to the financial institution's  
15 own antidiscrimination policy, impose a civil penalty that does not exceed \$20,000 per violation of  
16 this article.

17       (c) If the attorney general prevails on an action filed pursuant to subsection (b) of this  
18 section, a court's order for relief, in addition to any other remedies, may include any relief sought  
19 under subsection (b) of this section and shall include an award to the attorney general for  
20 reasonable attorney fees and investigative and litigation costs.

21       (d) The attorney general shall submit the name of any financial institution that has violated  
22 this article to the governor and request that the state terminate any business relationship with the  
23 financial institution.

24       (e) Any civil action shall be commenced within not more than two years after the date that  
25 the violation is discovered or should reasonably have been discovered.

26 (f) The remedies and actions available or required under this section may not be applicable  
27 if a financial institution has a written policy prohibiting the institution from discriminating against  
28 firearm entities as defined in this chapter.

**§31A-8H-4. Effective date.**

This article is effective July 1, 2026.

NOTE: The purpose of this bill is to prohibit financial institutions from discriminating against firearms businesses. The bill specifies civil remedies. The bill provides for attorneys fees and costs for a successful action. The bill provides for a statute of limitations on civil actions. The bill provides for potential loss of state business to a financial institution found to have violated this article. Finally, the bill provides for an effective date.

Strike-throughs indicate language that would be stricken from a heading or the present law and underscoring indicates new language that would be added.