

FIREARM INDUSTRY NONDISCRIMINATION ACT (FIND ACT)

OPERATION CHOKE POINT

Operation Chokepoint led by the Federal Deposit Insurance Corporation (FDIC) and Department of Justice (DOJ) under the Obama Administration sought to stop financial institutions from offering services to a number of regulated industries, including the firearm industry. The goal of the operation was to coerce banks, third-party payment processors and other financial institutions into closing or denying business accounts of clients that the FDIC classified as “high risk” or as a “reputational risk” for the financial institution. The FDIC included federally licensed firearm retailers and other companies in the firearm and ammunition industry – some of the most heavily regulated businesses in the country - on this list of risky businesses without any evidence of wrongdoing or justification.

Due to this deliberate action, some banks have ended relationships with legal and legitimate companies solely based on their social and political views. While the FDIC had indicated it will take steps to end this indiscriminate targeting of the firearm industry, there is no evidence that this discrimination has ended.

FIREARM INDUSTRY NONDISCRIMINATION ACT

The Second Amendment, which is protected by the U.S. Constitution, is regularly chipped away by corporations who do business with the federal government. In response to coordinated campaigns targeted against members of the firearm and ammunition industry, the National



Shooting Sports Foundation (NSSF) launched an initiative to end this unjustified discrimination against law-abiding companies, which is creating numerous obstacles for our members to obtain essential services.

The Firearm Industry Nondiscrimination Act (FIND Act), introduced as S.137¹ by Sen. Steve Daines (R-MT) and as H.R.45² by Rep. Jack Bergman (R-MI-1) would prohibit the federal government from entering into contracts with an entity that discriminates against firearm trade associations or businesses that deal in firearms, ammunition, or related products. The Act would additionally require federal contractors to certify that they have no policy and that they will not adopt a policy that discriminates against the industry during the term of the contract. This legislation would help put an end to “woke” corporations using their financial might to profit from taxpayer-funded benefits while denying those same taxpayers access to their Second Amendment rights. The FIND Act does not tell companies who to do business with and can engage in “boardroom gun control” at their will. If they do, however, the bill makes it to where they forfeit the ability to engage in federal contracts due to their discriminatory practices.

BIGGER PICTURE OF BROAD DISCRIMINATION

According to a NSSF survey of its members, individuals engaged in the business of manufacturing and dealing in firearms and ammunition products have experienced being refused goods and services simply because of the products they manufacture and sell. This discrimination and refusal to provide goods and services results in higher costs of doing business and increased prices for consumers when exercising their Second Amendment Rights.

This discrimination has not been limited to that in the financial sector. Our members report facing discrimination from internet search engines, insurance companies, social media, and other service providers. While the firearm industry respects the right of financial institutions and other service providers to make business decisions based on objective criteria, it is unacceptable to discriminate against businesses simply because they are engaged in the constitutionally-protected lawful commerce of firearms.

The firearm industry supports the FIND Act and is working with several other states to protect the legal, law-abiding businesses and our Second Amendment Rights.

¹ S.137 - 119th Congress (2025-2026): A bill to amend title 41, United States Code, to prohibit the Federal Government from entering into contracts with an entity that discriminates against firearm or ammunition industries, and for other purposes, S.137, 119th Cong. (2025), <https://www.congress.gov/bill/119th-congress/senate-bill/137>.

² H.R.45 - 119th Congress (2025-2026): FIND Act, H.R.45, 119th Cong. (2025), <https://www.congress.gov/bill/119th-congress/house-bill/45>.