

TEXAS GOLD STANDARD BANKING FREEDOM ACT

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Texas Wealth, Texas Rules

No Texas family should be forced to rely solely on the failing federal banking system.

Already written. Ready Day 1.

One bill. Five historic wins:

- 1. Voluntary Gold & Silver-Backed Accounts**
Authorizes Texas-chartered banks and credit unions to offer optional gold and silver-backed deposit accounts fully collateralized by physical metal stored in the Texas Bullion Depository.
- 2. Texas Deposit Guarantee Option**
Establishes a transparent, state-overseen guarantee program for these accounts as an alternative or supplement to FDIC insurance.
- 3. Real Choice for Texans**
Gives every Texan the clear option to hold savings in traditional fiat accounts or sound-money accounts backed 100% by gold and silver held right here in Texas.
- 4. Strict Accountability**
Banks must maintain 100% collateral at all times, verified by independent annual audits and a public dashboard. Failure to back deposits triggers immediate fines, forced asset liquidation, loss of authorization, and referral for enforcement.
- 5. Strong Sovereignty Protections**
Prohibits hostile foreign governments, entities, or actors (as defined in the **Texas Sovereignty & Influence Shield Act**) from participating in or influencing these accounts. All operations remain fully audited and Texans-only.

This is sovereignty-positive freedom.

Federal money printing puts Texas families at risk. This Act builds directly on HB 1056 and the Texas Bullion Depository to give Texans and our banks a practical alternative that reduces reliance on Washington's system while enforcing strict accountability.

Ties directly to the Texas Sound Money Protection Account Act, Texas Sovereignty & Influence Shield Act, and the Freedom Fund.

This isn't talk. This delivers real financial choice — one voluntary step at a time.

Sovereignty-positive | Freedom-positive | Texas-first

“Cultivating A Better Texas”

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“Reclaim 1836: Cultivating A Stronger, Freer Texas”