

HOUSE BILL NO. 5133

October 23, 2025, Introduced by Reps. Carra, DeSana, Fox and Pavlov and referred to Committee on Finance.

A bill to prohibit the use, offer, and acceptance of central bank digital currency as legal tender; to provide remedies; and to provide for the powers and duties of certain state and local governmental officers and entities.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 Sec. 1. This act may be cited as the "central bank digital
2 currency prevention act".

3 Sec. 2. As used in this act:

4 (a) "Central bank digital currency" means a digital currency,

1 a digital medium of exchange, or a digital monetary unit of account
2 issued by the United States Federal Reserve System, a federal
3 agency, a state agency, a foreign government, a foreign central
4 bank, or a foreign reserve system, that is made directly available
5 to a consumer and processed and validated by those entities.

6 (b) "Legal tender" means money that is recognized by law as a
7 valid means of payment and settlement of debt.

8 Sec. 3. (1) A governmental entity shall not do any of the
9 following:

10 (a) Accept central bank digital currency as legal tender in
11 this state.

12 (b) Require central bank digital currency as legal tender for
13 a service, tax, license, permit, fee, information, or other amount
14 due to the governmental entity.

15 (2) A governmental entity shall not advocate for or support
16 the testing, adoption, or implementation of a central bank digital
17 currency by the United States government.

18 Sec. 4. (1) A person that suffers a loss as a result of a
19 violation of this act may bring a civil action against the
20 governmental entity that committed the violation to recover
21 damages.

22 (2) In an action under this section, the court shall award a
23 prevailing plaintiff 3 times the amount of the plaintiff's actual
24 damages.