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Congress Urged to Modernize U.S. Crypto Regulations.

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As the United States hosts Crypto Week, Commodity Futures Trading Commission (CFTC) Commissioner Summer Mersinger is urging Congress to establish clear, forward-looking regulations to keep the nation's financial system competitive and secure in the digital age.

Crypto Week brings together regulators, innovators, and policymakers to shape the future of digital assets. Amid these discussions, one message stands out: the urgent need for regulatory reform. Commissioner Mersinger is calling on Congress to take decisive action and modernize outdated financial laws that no longer fit the realities of digital finance.

In a public statement, Mersinger emphasized that the current regulatory system, which is based on laws designed for traditional markets, is not adequate for overseeing fast-evolving technologies like cryptocurrencies and decentralized finance. She warned that without swift action, the United States risks falling behind countries that are more rapidly adapting to the digital economy.

Digital assets, including cryptocurrencies and tokenized commodities, are already transforming how people invest, transact, and store value. Yet the absence of clear federal rules has created confusion among developers, investors, and businesses. According to Mersinger, this uncertainty is stifling innovation and market growth.

One of her central concerns is the regulatory overlap between the CFTC and the Securities and Exchange Commission (SEC). The lack of clarity around which agency has authority over specific digital assets has left companies unsure of their compliance obligations.

Mersinger believes bipartisan legislation is essential. She advocates for a legal framework that clearly defines regulatory roles, protects consumers, ensures market integrity, and supports innovation. In her view, modern rules could position the United States to lead in digital finance while safeguarding its economic future.

Crypto Week has become a key venue for these debates, attracting attention from lawmakers, technology leaders, and the financial community. This year, the tone is more urgent than ever. Mersinger's remarks reflect a growing consensus that delay is no longer an option.

Rather than seeing digital assets as a threat, she urges lawmakers to view them as an opportunity to build a more inclusive and efficient financial system. With the right regulations, digital finance could expand access, reduce costs, and drive innovation.

As discussions continue, all eyes are on Congress to act. For Mersinger, updating the regulatory playbook is not just about catching up. It is about future-proofing the U.S. economy for generations to come.