

of virtual currency exchanged and all transaction fees, made during the period in which the customer was a new customer and for which the customer was fraudulently induced to engage in the virtual currency kiosk transaction.

“(B) EXISTING CUSTOMERS.—Not later than 30 days after receiving an application under paragraph (2), a virtual currency kiosk operator shall issue a refund to a customer for the full amount of all transaction fees associated with each virtual currency kiosk transaction made during the period in which the customer was an existing customer and for which the customer was fraudulently induced to engage in the virtual currency kiosk transaction.

“(2) APPLICATION.—A customer seeking a refund under paragraph (1) shall, not later than 30 days after the date of the virtual currency kiosk transaction, submit an application to the virtual currency kiosk operator that includes the following:

“(A) The name, address, and phone number of the customer.

“(B) The transaction hash of the virtual currency kiosk transaction or information sufficient to determine the type, value, date, and time of the virtual currency kiosk transaction.

“(C) A copy of a report to a State or local law enforcement or government agency, made not later than 30 days after the virtual currency kiosk transaction, that includes a sworn affidavit attesting that the customer was fraudulently induced to engage in the virtual currency kiosk transaction.

“(3) ENHANCED DAMAGES.—Any person who willfully denies a refund to a customer in violation of paragraph (1) shall be liable to the customer for 3 times the amount of the refund owed under that paragraph or \$10,000, whichever is greater. A penalty under this paragraph shall be in addition to any penalty under subsection (n).

“(k) TRANSACTION LIMITS WITH RESPECT TO NEW CUSTOMERS.—

“(1) IN A 24-HOUR PERIOD.—A virtual currency kiosk operator shall not accept more than \$2,000, or the equivalent amount in virtual currency, from any new customer during any 24-hour period.

“(2) TOTAL.—A virtual currency kiosk operator shall not accept a total of more than \$10,000, or the equivalent amount in virtual currency, from any new customer.

“(l) CUSTOMER SERVICE HELPLINE.—Each virtual currency kiosk operator shall provide live customer service during all hours that the virtual currency kiosk operator accepts virtual currency kiosk transactions, the phone number for which is regularly monitored and displayed in a clear, conspicuous, and easily readable manner upon each virtual currency kiosk.

“(m) COMMUNICATIONS WITH LAW ENFORCEMENT.—

“(1) IN GENERAL.—Each virtual currency kiosk operator shall provide a dedicated and frequently monitored phone number and email address for relevant law enforcement and government agencies to facilitate communication with the virtual currency kiosk operator in the event of reported or suspected fraudulent activity.

“(2) SUBMISSION.—Not later than 90 days after the effective date of this section, each virtual currency kiosk operator shall submit the phone number and email address described in paragraph (1) to FinCEN and all other relevant law enforcement and government agencies.

“(n) CIVIL PENALTIES.—

“(1) IN GENERAL.—Any person who fails to comply with any requirement of this section, or any regulation prescribed under this section, shall be liable to the United States for

a civil monetary penalty of \$10,000 for each such violation.

“(2) CONTINUING VIOLATION.—Each day that a violation described in paragraph (1) continues shall constitute a separate violation for purposes of such paragraph.

“(3) ASSESSMENTS.—Any penalty imposed under this section shall be assessed and collected by the Secretary of the Treasury as provided in section 5321 and any such assessment shall be subject to the provisions of that section.

“(o) RELATIONSHIP TO STATE LAWS.—The provisions of this section shall preempt any State law, rule, or regulation only to the extent that such State law, rule, or regulation conflicts with a provision of this section. Nothing in this section shall be construed to prohibit a State from enacting a law, rule, or regulation that provides greater protection to customers than the protection provided by the provisions of this section.”

(b) CLERICAL AMENDMENT.—The table of sections for chapter 53 of title 31, United States Code, is amended by inserting after the item relating to section 5336 the following:

“5337. Virtual currency kiosk fraud prevention.”

SEC. 4. EFFECTIVE DATE.

The amendments made by this Act shall take effect 90 days after the date of enactment of this Act.

By Mr. PADILLA (for himself, Mr. MARKEY, Mr. BLUMENTHAL, Mr. BOOKER, Mr. MERKLEY, Mr. VAN HOLLEN, Ms. DUCKWORTH, Mr. WYDEN, Mr. SCHIFF, Mr. SANDERS, and Mr. WHITEHOUSE):

S. 720. A bill to establish an Office of Environmental Justice within the Department of Justice, and for other purposes; to the Committee on the Judiciary.

Mr. PADILLA. Mr. President, I rise today to introduce the Empowering and Enforcing Environmental Justice Act of 2025. This bill would establish in statute the Office of Environmental Justice within the Environment and Natural Resources Division of the Department of Justice.

The principles of environmental justice call for environmental fairness, regardless of race, color, national origin or income, and the meaningful involvement of communities in the development of laws and regulations that affect every community's natural surroundings and the places people live, work, play, and learn. California was one of the first States in the Nation to codify a definition of “environmental justice” in statute, understanding the disproportionate impact that frontline communities face.

This reality could not be more relevant today in light of the recent firings of environmental justice and ENRD employees at the Department of Justice. During the 117th Congress, I was proud to work with my colleague Representative BARRAGÁN on a bill that called for the creation of an Environmental Justice Office at the DOJ, and we were pleased that the Department moved forward to establish this office in May 2022.

However, on her first day as Attorney General, Pam Bondi eliminated all en-

vironmental justice efforts at the DOJ, in line with President Trump's orders to eliminate all DEI initiatives at Federal Agencies. Her order effectively terminated the office and halted all programs designed to fight pollution and enforce environmental laws.

I therefore urge my colleagues to join me in working to codify this office so that environmental enforcement does not fall victim to political agendas. The work that this office did made a real impact, making progress in ensuring that all people can breathe clean air, drink clean water, and live in healthy, resilient environments.

By Mr. THUNE (for himself, Ms. SMITH, and Mr. ROUNDS):

S. 723. A bill to require the Bureau of Indian Affairs to process and complete all mortgage packages associated with residential and business mortgages on Indian land by certain deadlines, and for other purposes; to the Committee on Indian Affairs.

Mr. THUNE. Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the text of the bill was ordered to be printed in the RECORD, as follows:

S. 723

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the “Tribal Trust Land Homeownership Act of 2025”.

SEC. 2. DEFINITIONS.

In this Act:

(1) APPLICABLE BUREAU OFFICE.—The term “applicable Bureau office” means—
(A) a Regional office of the Bureau;
(B) an Agency office of the Bureau; or
(C) a Land Titles and Records Office of the Bureau.

(2) BUREAU.—The term “Bureau” means the Bureau of Indian Affairs.

(3) DIRECTOR.—The term “Director” means the Director of the Bureau.

(4) FIRST CERTIFIED TITLE STATUS REPORT.—The term “first certified title status report” means the title status report needed to verify title status on Indian land.

(5) INDIAN LAND.—The term “Indian land” has the meaning given the term in section 162.003 of title 25, Code of Federal Regulations (as in effect on the date of enactment of this Act).

(6) LAND MORTGAGE.—The term “land mortgage” means a mortgage obtained by an individual Indian who owns a tract of trust land for the purpose of—

- (A) home acquisition;
- (B) home construction;
- (C) home improvements; or
- (D) economic development.

(7) LEASEHOLD MORTGAGE.—The term “leasehold mortgage” means a mortgage, deed of trust, or other instrument that pledges the leasehold interest of a lessee as security for a debt or other obligation owed by the lessee to a lender or other mortgagee.

(8) MORTGAGE PACKAGE.—The term “mortgage package” means a proposed residential leasehold mortgage, business leasehold mortgage, land mortgage, or right-of-way document submitted to an applicable Bureau office under section 3(a)(1).

(9) RELEVANT FEDERAL AGENCY.—The term “relevant Federal agency” means any of the following Federal agencies that guarantee or make direct mortgage loans on Indian land: