

Mr. Speaker, I believe this legislation is extremely important in encouraging the progressive strides of the government of Ethiopia. This legislation not only congratulates the people of Ethiopia on Ethiopia's second millennium and their long and rich history, but also commends Ethiopia's contribution to peace and stability on the African continent through its role in the creation of the Organization of African Unity. It further recognizes the long-standing Ethiopia-U.S. relationship and commends the organizers of the second millennium celebrations both in Ethiopia and the United States.

I strongly urge my colleagues to join me in supporting this important legislation.

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from New York (Mr. ENGEL) that the House suspend the rules and agree to the resolution, H. Res. 550, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the resolution, as amended, was agreed to.

A motion to reconsider was laid on the table.

#### NATIONAL HEROES CREDIT PROTECTION ACT

Mr. FILNER. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 513) to amend the Servicemembers Civil Relief Act to enhance the protection of credit ratings of active duty military personnel who are activated for military service, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

##### H.R. 513

*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 "National Heroes Credit Protection Act".

#### SEC. 2. PROTECTION OF CREDIT RATINGS OF MEMBERS OF THE RESERVE COMPONENTS DEPLOYED IN SUPPORT OF CONTINGENCY OPERATIONS.

(a) IN GENERAL.—Title II of the Servicemembers Civil Relief Act (50 U.S.C. App. 521 et seq.) is amended by adding at the end the following new section:

#### "SEC. 208. PROTECTION OF CREDIT RATINGS OF MEMBERS OF RESERVE COMPONENTS DEPLOYED IN SUPPORT OF CONTINGENCY OPERATIONS.

"(a) REQUEST FOR MILITARY SERVICE DEPLOYMENT EXPLANATION.—At any time during or after serving on active duty in support of a contingency operation, an eligible servicemember may request that a consumer reporting agency include a military service deployment explanation with respect to a qualifying account in the file of that servicemember at the consumer reporting agency.

"(b) RESPONSIBILITIES OF CONSUMER REPORTING AGENCIES.—Upon receiving a request from an eligible servicemember under subsection (a), a consumer reporting agency shall—

"(1) include a military service deployment explanation with respect to a qualifying account in the file of that servicemember and provide the military service deployment explanation to each person who requests the

credit score or consumer report of the servicemember;

"(2) develop and maintain procedures for the referral to other such agencies of any military service deployment explanation received by the agency; and

"(3) notify the servicemember in writing that the inclusion of any explanation or notation in the file of the servicemember could potentially negatively affect the credit rating of the servicemember and may not mitigate a low credit score.

"(c) DUTY OF RESELLER TO RECONVEY MILITARY SERVICE DEPLOYMENT EXPLANATION.—A reseller shall include in any report of the reseller on a servicemember any military service deployment explanation placed in the file of that servicemember by another consumer reporting agency pursuant to this section.

"(d) ACKNOWLEDGMENT OF MILITARY SERVICE DEPLOYMENT EXPLANATION.—Any prospective user of a consumer credit report containing a military service deployment explanation shall acknowledge such military service deployment explanation.

"(e) DEFINITIONS.—For the purposes of this section:

"(1) The term 'eligible servicemember' means a member of a reserve component who serves on active duty outside the continental United States in support of a contingency operation under a call or order specifying a period of such service of not less than 180 days (or who enters such service under a call or order specifying a period of 180 days or less and who, without a break in service, receives orders extending the period of such service to a period of not less than 180 days).

"(2) The term 'military service deployment explanation' means a code generated by a consumer reporting agency that is delivered in conjunction with a consumer report or credit score to a user of the consumer report or credit score to indicate that the consumer report or credit score of the consumer was adversely affected during a period in which the consumer was a servicemember serving on active duty outside the continental United States in support of a contingency operation.

"(3) The term 'contingency operation' has the meaning given that term under section 101(a)(13) of title 10, United States Code.

"(4) The term 'active duty' has the meaning given that term under section 101(d)(1) of title 10, United States Code.

"(5) The term 'consumer reporting agency' has the meaning given that term under section 603 of the Fair Credit Reporting Act.

"(6) The term 'reseller' has the meaning given that term under section 603 of the Fair Credit Reporting Act.

"(7) The term 'qualifying account' means an account that was opened by a servicemember before the date on which the servicemember was deployed outside the continental United States in support of a contingency operation, but only with respect to obligations incurred before such date."

(b) CLERICAL AMENDMENT.—The table of contents in section 1(b) of such Act is amended by inserting after the item relating to section 207 the following new item:

"Sec. 208. Protection of credit ratings of certain servicemembers."

(c) MILITARY SERVICE DEPLOYMENT EXPLANATION NOT TO AFFECT CERTAIN FUTURE TRANSACTIONS.—Section 108 of such Act (50 U.S.C. App. 518) is amended in the matter preceding paragraph (1), by inserting after "liability of that servicemember" the following: ", or the inclusion of a military service deployment explanation in a file of the servicemember at a consumer reporting agency pursuant to section 208."

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from

California (Mr. FILNER) and the gentleman from Florida (Mr. STEARNS) each will control 20 minutes.

The Chair recognizes the gentleman from California.

Mr. FILNER. Mr. Speaker, I yield myself such time as I may consume.

As we approach Veterans Day in another week, it is important that we, as Members of the House, not just give our speeches and ride in the parades on Veterans Day but we actually do things that will help our veterans, say thank you for their service, and make sure they get the benefits that are due them when they return home, and that they also avoid pitfalls that come about because they are serving their Nation abroad. There are many examples of this, and we are going to correct a few today.

The first and most important, I think, is to assure that when our service men and women are abroad, when they are in active duty, that they do not face credit problems as a result of that duty if they miss some payments on bills back home. Our colleague, Mr. BRADY from Philadelphia, chairman also of our House Administration Committee, has looked at this problem and has come up with a solution.

Mr. Speaker. I rise in strong support of H.R. 513, as amended.

I would like to thank my distinguished colleague, Congressman ROBERT BRADY of Pennsylvania, for crafting this important bill to help protect our Nations veterans. I'd also like to thank the Subcommittee on Economic Opportunity Chairwoman, STEPHANIE HERSETH SANDLIN, and Ranking Member JOHN BOOZMAN for the strong bipartisan leadership they demonstrated in working on this legislation.

When called to duty, servicemembers across our Nation leave their loved ones, school, and work behind.

Unfortunately as we are witnessing today, some of these servicemembers are returning to letters of delinquency from credit lenders and credit bureaus due to their extended military service abroad.

Mr. Speaker, we must honor our servicemembers' sacrifice by providing them with the resources and financial security needed to protect what they have left behind, so that they may have the peace of mind that their financial interests are protected while serving our Nation.

Mr. Speaker, as you know, a credit score impacts all aspects of your life. It represents you as a consumer and indicates to the potential lender if you are trustworthy of repaying your debt. It also determines whether you will qualify for a good interest for a home loan, buying a car, or even school loans.

H.R. 513, as amended, would protect these men and women while they are at war, by providing an explanation in their credit report. This explanation would be generated by a consumer reporting agency, and delivered in conjunction with a consumer report or credit score.

It will indicate in the consumer report, or credit score, that the consumer was adversely affected during a period in which the servicemember was on active duty outside the continental United States in support of a contingency operation.

To qualify, a person would have to be a member of the National Guard or Reserve, have the account open prior to deployment, and served a specifying period of service of no less than 180 days. By including a military service deployment explanation, any person who requests the credit score or consumer report of the servicemember will be informed of a potential reason of non-payment or missed payments.

Currently, there is no credit protection offered to the men and women in the National Guard and Reserve.

Furthermore, this legislation alleviates the servicemembers' concerns over negative financial implications of their deployment.

Regardless of your view on the war, we all stand united in caring for our veterans. I urge all my colleagues to join me in support of H.R. 513, as amended.

Mr. Speaker, I yield such time as he may consume to the gentleman from Pennsylvania (Mr. BRADY) to explain how this bill will help our active duty forces when they return home.

(Mr. BRADY of Pennsylvania asked and was given permission to revise and extend his remarks.)

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Mr. BRADY of Pennsylvania. I thank the gentleman for yielding me time.

I rise in support of H.R. 513, the National Heroes Credit Protection Act.

Just after the start of the Iraq war, I met a lady who served in Operation Desert Storm. This young lady told me that problems in notifying her creditors of deployment had almost cost her to lose her home. Her problems are all too common. This simple piece of legislation was written with those heroes in mind.

H.R. 513 would amend the Servicemembers Civil Relief Act to require credit reporting agencies, when asked, to include a notation in a consumer report or credit score for reserved members of the U.S. Armed Forces when they are called up or deployed. The bill would also require consumer reporting agencies to refer the explanations to other consumer reporting agencies.

More than 300,000 guardsmen and reservists have been called up since September 11. They are doing more missions and activations with fewer personnel. They shouldn't have to worry about protecting their credit while they're keeping us safe.

This bill is revenue neutral. CBO estimates that it would have no significant effect on the Federal budget and minimal costs to the private sector. My staff have discussed this report with representatives of the credit and credit reporting agencies. They have been helpful in suggesting ways to improve the bill's protection for our troops and support the purpose and intent of the measure.

This legislation protects creditors by continuing to require repayment of a soldier's debts, but it provides important new protections for our troops by making it easier for them to take advantage of rights they already have.

I know that Chairman FILNER and Chairwoman HERSETH SANDLIN have

worked closely with the minority on their committee, and we are happy to include provisions suggested by the minority. I want to thank them as well as Ranking Members BUYER and BOOZMAN.

Mr. Speaker, the bill will make a major difference in the lives of our heroes and their families. I urge all my colleagues to support the National Heroes Credit Protection Act.

Mr. FILNER. Mr. Speaker, I reserve the balance of my time.

Mr. STEARNS. Mr. Speaker, I think we've talked about this bill, and it's a very good bill. I thought I might take from my colleagues and just read the summary of it just to remind ourselves that H.R. 513 is to amend the Servicemembers Civil Relief Act to enhance the protection of credit ratings of active duty military personnel who are activated for military service.

And the question usually comes up on some of these bills, what do they cost. Mr. BRADY, the gentleman from Pennsylvania, talked about that. So we have a Congressional Budget Office cost estimate that I would share with my colleagues, and it says, "The requirements imposed on credit reporting agencies would be private sector mandates as defined in the Unfunded Mandates Reform Act, the UMRA. CBO suspects the cost of the mandates would be minimal and unlikely to exceed the threshold for private sector mandates established in the UMRA."

So, I think we have a bill that we can all support. So, obviously on this side, we do support it.

The bill, as amended, will improve the protections of the Servicemembers Civil Relief Act by providing the opportunity for certain servicemembers experiencing financial difficulties, while deployed, to simply request that their credit record be annotated to reflect simply that deployment. It also requires the credit industry to take such deployment into consideration.

This new protection, my colleagues, would cover credit accounts opened before the servicemember was deployed. While these protections are important, it is also critical that Members understand that such an annotation may have adverse effects on their credit rating, despite all the existing laws prohibiting such actions. Therefore, my colleagues, the bill also requires the National Credit Bureau to inform applicants of that potential in writing.

So, Mr. Speaker, I think that, in terms of its strong support for veterans, and in their case, when they're deployed, I urge support for the bill.

Mr. Speaker, I reserve the balance of my time.

Mr. FILNER. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, this war in Iraq has involved our National Guard and Reserve units to an extent that has never before been the case. And many of our laws simply do not reflect the new force structure that you see in Iraq. And that is what we, as a committee, are working to change. For example,

the National Guard and Reserve units, even if they are in active duty, as they are in Iraq, are not eligible for the same benefits from the GI Bill as our active duty troops. We are going to change that. We are going to change a number of things. And I thank Mr. BRADY, the gentleman from Philadelphia, for making sure that the Guard and Reserve groups have the protections in law that our active duty troops already have. We must protect their jobs, their credit ratings, and their quality of life as they are away from home in active duty supporting our Nation.

The laws have not kept up with this force structure. This is one of the ways that we're going to change that. So we're going to make sure that when they come home, they are recognized and not penalized for their active duty.

Mr. STEARNS. Mr. Speaker, I yield back the balance of my time.

GENERAL LEAVE

Mr. FILNER. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on H.R. 513, as amended.

The SPEAKER pro tempore (Mr. RUPPERSBERGER). Is there objection to the request of the gentleman from California?

There was no objection.

Mr. FILNER. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from California (Mr. FILNER) that the House suspend the rules and pass the bill, H.R. 513, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. FILNER. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

#### EXPRESSING SUPPORT FOR DESIGNATION OF A NATIONAL VETERANS HISTORY PROJECT WEEK

Mr. FILNER. Mr. Speaker, I move to suspend the rules and agree to the resolution (H. Res. 770) expressing support for designation of a National Veterans History Project Week to encourage public participation in a nationwide project that collects and preserves the stories of the men and women who served our nation in times of war and conflict.

The Clerk read the title of the resolution.

The text of the resolution is as follows:

H. RES. 770

Whereas the Veterans History Project was established by a unanimous vote of the