

in executive bonuses, while homeowners and working families are still left out. The big banks are already charging consumers higher interest rates and raising consumer fees to record levels in virtually every dimension of banking and credit card use. We stand ready to meet with all concerned to ensure the implementation of a sustainable debit card system going forward.

The Durbin credit card swipe fee amendment will afford the protections and regulations that consumers need.

Sincerely,

REVEREND JESSE L. JACKSON, SR.,
President and Founder,
Rainbow PUSH Coalition.

MARCH 31, 2011.

Senator DICK DURBIN,
Assistant Majority Leader, Hart Senate Bldg.,
Washington, DC.

DEAR SENATOR DURBIN: We write to express the National Black Church Initiative's continued support for the Durbin swipe fee amendment which we supported and was included in the Dodd-Frank Wall Street Reform and Consumer Protection Act. The current interchange system is uncompetitive, non-transparent and harmful to consumers. It is simply unjust to require less affluent Americans who do not participate in or benefit from the payment card or banking system to pay for excessive debit interchange fees that are passed through to the costs of goods and services. As a result, NBCI does not support Congressional delay of implementation of the new law.

As you may know, The National Black Church Initiative (NBCI) is a faith-based coalition of 34,000 churches comprised of 15 denominations and 15.7 million African Americans committed to eradicating racial disparities and improving the lives of African Americans nationwide.

We oppose efforts to delay implementation of the Durbin amendment through Congressional action. The new law gives the Federal Reserve adequate authority it can use without delay to make sure that the debit interchange reimbursement financial institutions receive covers their legitimate, incremental costs for providing debit card services. We know that there are banks, like BB&T for example, who would like to delay this process. Their continued profit off the backs of low income African Americans will no longer be tolerated and we will continue to advocate on behalf of laws that support our agenda.

From a consumer point of view, the current interchange system is not defensible. Feeble competition in the payment card marketplace has led to unjustifiably high debit interchange fees that the poorest Americans, generally cash customers, are required to subsidize at the store and at the pump.

Thank you for your consideration of our views. Please contact us directly to discuss these important issues.

Sincerely,

REV. ANTHONY EVANS,
President, National Black Church Initiative.

MARCH 31, 2011.

To: U.S. Senators and Representatives.

Re Main Street Alliance support for implementing debit interchange protections for small businesses in the Restoring American Financial Stability Act of 2010.

DEAR SENATOR DURBIN: The Main Street Alliance, a national network of small business coalitions representing small business owners across America, writes to express our strong support for the provision of the Restoring American Financial Stability Act of 2010 that set out to ensure that debit card interchange fees are reasonable and propor-

tional. This provision is an important step toward putting small businesses back on stable footing by limiting burdensome fees on small businesses when we process debit transactions.

Small businesses have faced ever-rising fees on debit card transactions over the years. For some businesses, these interchange fees have grown to the point that they represent some of the highest operating costs, rivaling the costs of labor and utilities. There is no such thing as fair competition in this market: the card companies have a duopoly. Limiting fees to twelve cents per transaction, as proposed in new rules, will free small businesses from disproportionate and burdensome costs, allowing economic growth.

The new rules are a step forward, a step toward parity and a reasonable balance. We ask that these rules not be delayed further. Implementing them as planned this summer will provide a shot in the arm for small businesses and our local economies. Small businesses are better off with these protections; we urge you not to allow the lobbying tactics of the big banks deter the enactment of rules that protect small business.

The country is counting on small businesses to serve as an engine of economic recovery and create the jobs we need to get people back to work across America. The debit interchange provisions enacted in the financial overhaul last year and codified in the new rules support these aims. We urge you to fight efforts to delay or derail the implementation of these rules.

Mike Craighill, Soup and Such, Billings, MT; Garry Owen Ault, All Makes Vacuum, Boise, ID; Nancie Koerber, Champions Real Time Training, Central Point, OR; David Borris, Hel's Kitchen Catering, Northbrook, IL; Carson Lynch, Gorham Grind, Gorham, ME; Tammy Rostov, Rostov's Coffee & Tea, Richmond, VA.

Kelly Conklin, Foley-Waite Associates, Bloomfield, NJ; Melanie Collins, Melanie's Home Childcare, Falmouth, ME; Rashonda Young, Alpha Express, Inc., Waterloo, IA; Jose Gozalez, Tu Casa Real Estate, Salem, OR; Rosario Reyes, Las Americas Business Center, Lynnwood, WA.

CONSUMER FEDERATION OF AMERICA,
Washington, DC.

POSITION OF THE CONSUMER FEDERATION OF AMERICA ON DEBIT CARD "INTERCHANGE" FEE LEGISLATION AND RULES

NO POSITION ON DEBIT INTERCHANGE LAW OR ON LEGISLATION TO DELAY IT

CFA did not take a position on the "Durbin Amendment" to the Dodd-Frank Wall Street Reform and Consumer Protection Act and has also not supported or opposed legislation introduced in Congress to delay the interchange law.

FEDERAL RESERVE SHOULD ALTER PROPOSED RULE IMPLEMENTING DEBIT INTERCHANGE LAW

CFA filed comments with the Federal Reserve in February (<http://www.consumerfed.org/pdfs/debit-cards-FRB-interchange-rule-comments-2-22-11.pdf>) that came to the following conclusions:

The current interchange system is uncompetitive, non-transparent and harmful to consumers. Feeble competition in the payment card marketplace has led to unjustifiably high debit interchange fees that the poorest Americans are required to subsidize. It is simply unjust to require less affluent Americans who do not participate in or benefit from the payment card system to pay excessive fees that are passed through to the cost of goods and services.

The Federal Reserve should ensure that financial institutions are reimbursed for legitimate, incremental debit card costs as it finalizes rules that implement the new interchange requirements. In particular, the Federal Reserve should increase proposed interchange price standards as allowed under law to include several specific expenses incurred by financial institutions when processing debit card transactions. If such compensation does not occur, these institutions could increase debit card and other related banking charges on their least desirable and most financially vulnerable consumers: low-to-moderate income account holders.

Once it is implemented, the Federal Reserve should pay close attention to how it affects the financial viability of small depository institutions, especially credit unions, which often provide safe, lower-cost financial services to millions of Americans.

The Federal Reserve should launch a broad, balanced study upon implementation of the effects of the rule on consumers.

CONGRATULATION TEXAS A&M LADY AGGIES

Mrs. HUTCHISON. Mr. President, something happened last night, and I feel compelled to say on the floor of the Senate that I am very proud of the Texas Aggies women who won the NCAA national basketball championship.

It is so important, I want to say a couple of words about that, because this is the first national championship that the Lady Aggies have ever won. It was a great game last night. I certainly congratulate the Notre Dame Fighting Irish as well. But the Texas Aggies played with spirit. They came from behind at the half, and 76 to 70, they defeated Notre Dame.

I congratulate the Texas Aggie ladies, but I also want to say that Texas A&M's coach, Gary Blair, became the oldest coach to ever win a national women's championship. He has turned the Lady Aggies basketball team into this national championship team.

I mention Danielle Adams. Her All American performance last night was incredible. It is a great day. I am a Texas Longhorn, and most days I am for all of our Texas teams, and I love to say "Gig 'Em Aggies." There is one day that I cannot say that. That is Thanksgiving Day. But 364 days a year, I am all for the Aggies when they are playing. And when they played like they did last night in any sport, all America should recognize it.

With that, I wish to say that my colleague Senator CORNYN and I are going to ask unanimous consent to offer a resolution congratulating the Lady Aggies of Texas A&M on winning the 2011 National Collegiate Athletic Association women's basketball championship.

Mr. CORNYN. Mr. President, congratulations to the Texas A&M Women's Basketball team for their NCAA Women's Division I Basketball Championship victory against Notre Dame. The game was an exciting and hard fought victory, and a fitting end to a championship season.

Thanks to the Aggies's hard work, determination and tireless work ethic, they have finished out the 2010–2011 season with a strong 33–5 record, second place finish in the Big 12 Conference and a National Championship title.

I salute head coach Gary Blair for coaching the Aggies to their first NCAA Women's Division I Basketball Championship after 38 years of helping young women compete and reach their full potential. Associate head coaches Vic Schaefer and Kelly Bond, and assistant coach Johnnie Harris also worked to lead the team to this fine achievement. And the Lady Aggies's success would be incomplete without great athletes such as MVP and All-American, Danielle Adams and her teammates: Kelsey Assarian, Maryann Baker, Kristi Bellock, Kelsey Bone, Sydney Carter, Skylar Collins, Sydney Colson, Adaora Elonu, Karla Gilbert, Kristen Grant, Adrienne Pratcher, Catherine Snow, Tyra White, and Cierra Windham.

Today, it is my honor to join with the entire Texas A&M University family and the State of Texas to honor the Aggies. This team has learned what it takes to become national leaders. The experience that each of these athletes has gained in this endeavor is invaluable, and it will surely lead to future success in life.

The following article written by Dawn Lee Wakefield for the Examiner.com describes Coach Blair's and the Aggies's persistent and positive approach to the game and this exciting championship series:

[From the Texas A&M University Arts Examiner, Apr. 6, 2011]

TEXAS A&M WOMEN'S BASKETBALL, NCAA CHAMPIONS WIN IT FOR THE AGGIE FAMILY

(By Dawn Lee Wakefield)

BRYAN-COLLEGE STATION.—Texas A&M University sports fans around the world celebrated another important first tonight, their very first NCAA Women's Basketball Championship. For almost as long as TAMU Women have been competing in NCAA athletic competition, the road has been long, and the ability to gain respect for the team has been tough. A real battleground in fact. Even as recently as four months ago, you couldn't get a crowd into Reed Arena to see the Lady Aggies play basketball. But that all changed tonight, in 40 short minutes of play, in the heart of Indianapolis, Indiana, seen around the world on ESPN.

On-campus support for TAMU Athletic teams, by the Aggie student body is legendary, for that trademarked 12th Man Spirit. Even more in the forefront of all sports is the 12th Man Foundation (formerly the Aggie Club), whose mission it is to garner funds and endowments by which to support Texas A&M Athletics. And yet, it was not all that long ago that a few hundred stalwart fans would arrive at Reed Arena (there was no charge to park as in men's games, because they really didn't expect much of a crowd), that Coach Blair himself would walk up and down the steps of Reed Arena, carrying bags of candy, tossing them to fans and thanking them for coming.

Never one to be subtle, Coach Blair would work the crowd by saying, "bring a friend next time, bring two friends; let's fill this

place!" After each game, the Lady Aggies didn't head to the locker rooms to rest after a hard-fought game right away. Instead, they would come up into the stands and thank people for coming. Week after week, game by game, it simply mystified the Aggie faithful in attendance as to "what are they thinking" about why the TAMU Athletic Ticket office wasn't being pushed for ticket sales. Every game the Lady Aggies gained style, grace, accuracy, and stature and yet, the only crowds of Aggies lined up to camp out for ticket-pulls for student tickets were for the men's games.

They didn't know what they were missing, the ones who weren't there. They were missing the faithful Aggie Yell Leaders leading the crowd, the Hullabaloo band doing a rendition of "Sweet Caroline" that would make Neil Diamond proud, and the crowd responding, "Aggies Ball!" every time PA announcer Mark Edwards would identify ball possession for the team. Mike Wright and Tap Bentz, with their radio play-by-play, kept those in touch who couldn't get there in person, and local TV KBTX did their best to show highlights. And yet, the second deck of Reed was filled only once, when Baylor came calling. With a solid loss at the hands of the Greiner-Mulkey-driven offense, those who'd come to see the game left, and some didn't come back. That didn't faze the Lady Aggies or the coaching staff.

As part of Coach Blair's and Coach Schaefer's mandate, the Lady Aggies participate in a multitude of community charity events. One night last October, the starting players and waiting-in-line players crowded into a Double Dave's to participate in a pepperoni-roll making contest against the men's team, and then stayed to visit with the crowd, thank them for coming out to support them, by contributing to United Way, and once again, they went home to study. They're some of the hardest-working kids in town, and yet the words "national champions" were never spoken, or expected by those who loved them 'anyway'.

It is surreal to some to think that, the newly crowned national champions, Texas Aggie Women's Basketball, has for years remained the best kept secret on campus. Until tonight.

Throughout the NCAA championship series, the Lady Aggie basketball team overcame naysayers, doubters, and brutal physical competition in the most exciting display of Aggie spirit shown in years. They did it by creating a sense of family, with whomever embraced their love of basketball, the coaching staff, and Texas A&M University. Never was the spirit of Aggieland greater than after each game, seeing President Loftin (easily recognizable in his signature bow tie) in the middle of a long line of Aggies, "sawing varsity's horns off" as they sang the Texas Aggie fight song after each victory. Local business sponsors paid countless thousands of dollars to create "jewelry cam", "kiss cam", "know your Aggie players—what's on their iPod", "the berney cam" and flying blimps to make each game an event, an exciting event, and share the love of family Aggie basketball style.

The prelude to the national championship was nothing short of high-octane spectacular. Almost 500 Aggie fans waited in the basement of Reed Arena in the Aggie practice room 3 weeks ago, to find out what the NCAA draw would be, and where they were to begin their journey to the Sweet Sixteen. When the announcement came on ESPN, "Shreveport", the cheers were deafening as Aggie fans knew they were within driving distance to watch the first, and hopefully second, round of play as the bracket opened, and the race was on, the only goal at the time, to make the Sweet 16, out of the Superb 64.

Just being in the NCAA championship was enough, almost, for most Aggie fans. It was an unprecedented thrill to think that this year's team had the perfect combination of talent, strategy, coaching staff, and the hearts and minds of players who refused to let go of one goal, and one goal only: Victory. Getting that W. The girls studied in buses, on planes, at 2 a.m. when the rest of Aggieland was fast asleep. The Lady Aggies knew how important it was to stay true to the title "student-athletes".

On March 20th in Shreveport, the CenturyTel Center still had plenty of room in the stands for Aggie fans, but the faithful alumni, friends, and fans of the Lady Aggies made the pilgrimage with joy and great expectation to watch them defeat McNeese State by the score of 87 to 47. The crowd reaction was joyful, and yet people were just thrilled to be there, not thinking much about the next game to come against Rutgers. When the Lady Aggies made short work of Rutgers with a score of 70 to 48, the Aggie family was again surprised, if not thrilled, to be going to the Sweet 16, at last.

Advancing to the NCAA 3rd round on March 27th, again, Aggie fans picked up numbers, if not their speed, as they gassed up their cars and planes for the short hop to Dallas, to the American Airlines center to watch their team face Georgia's Lady Bulldogs. Georgia was at first an 'unknown quantity with potential and power,' but the Lady Aggies came to play, making short work of their solid opponent, 79 to 38, in a game that looked much like a 3-point shooting clinic. The work of the Big D, defense, proved to be a powerful force meeting an immovable object.

Not only was Tuesday, March 29th the occasion of the 4th round of the NCAA finals, that Elite 8 night, it marked the 4th matchup between Texas A&M and the highly advertised Baylor Bears. Three times, the Aggies had met them; three times they had fallen, as hard as Kim Mulkey's snakeskin jacket hit the ground in disgust one night when she didn't like the referee calls.

Although 11,000+ fans crowded into Dallas' American Airlines Center to watch "The 4th time's (hopefully) a Charm" matchup, the gold and green far outweighed the maroon and white in the seats. And yet, the Aggies gathered, the faithful, were loud, proud, and the happiest people in the state of Texas with a victory that was hard fought, in a night where the Lady Aggies refused, again, to give in to negative expectations. Instead, they focused mentally on the "+" sign that Coach Blair draws on the back of his left hand, self-created to remind him to stay positive throughout the game.

"They're kids, 18–22, and this is just a game" as he announced as a reminder to all that sports were about sportsmen and sports-women, in the spirit of competition. Lessons well taught. Lessons well learned. Every after-game interview, you'd hear one word above the rest. "TEAM". No stars, even among the player of the game. It was "my team, our team, this team". The class possessed by the Lady Aggies spoke for itself, loud and clear.

The chant went up, "Final Four, Final Four" after the Lady Aggies stunned Baylor, 58 to 46. The Aggie faithful didn't want to leave the American Airlines center as they stood and swayed to the Aggie war hymn, and watched each member of the team, the yell leaders, Lady Aggie Dance Team, Hullabaloo band, staff, and the sports announcers each cut down a piece of the winning game net. Coach Blair thanked everyone for coming and encouraged people who could to make that trip to Indianapolis to root on their team in the Final Four.

Outside the arena in the hallways of the American Airlines center, Aggie faithful

made new friends among those who'd lingered to absorb the joy of the Elite Eight to Final Four pathway. With tears in their eyes and joy shining from their countenance, three women introduced themselves to the BCS fans, saying "that's our Coach, that's our Coach" about Blair. Turns out they'd been his players at South Oak Cliff High School. And, true to form, Coach Blair had mentioned each and every team he'd been a part of in his thank-you speech following the game. A man who's never forgotten who brung him to the dance, was now "going to the dance" in Indianapolis.

Though the distance was longer, those who could afford the charter planes, the buses, or the time and gas to drive made their plans to attend the Final Four in Indianapolis. The Final Four was in store, and all eyes were only on the prize of eliminating the Stanford Cardinal. No other goal was announced. Stanford was considered in the same light as the Aggies. A number 2 seed. Overlooked. Relegated to the category of "nice, but not a contender".

How wrong the rankings can be in predicting who is the champion of the day. The oft-used expression, "any given day" was never more true than when the Lady Aggies went back to work, and walked out of Conesco Field House with a 63 to 62 win, thanks to Sydney Colson's pass to Tyra White for the layup, and 39 minutes and 45 seconds of defense, defense, defense, and the hot shooting arms of every player who made their play a key play. Fans were stunned. It seemed too good to be true.

The Championship game was in sight, and the Championship title was at stake. Could it be, that same team, who 16 short weeks ago couldn't find a crowd had emerged as a national powerhouse, a force to be reckoned with, was now the darling of ESPN up-close interviews, sound bytes by Blair, and the contemplation of Vic Schaefer's 'drawing board' where he'd drive that defense to excellence each and every game of the way. Blair and Schaefer, together with Associate Head Coach Kelly Bond and Assistant Head Coach, Johnnie Harris, are not to be overlooked. Team. Family. United. Aggies. Spirit personified filled each player with a sense of family such that even the motto printed on the tickets at the beginning of the season read, "This is Home".

So, tonight, as Texas A&M set out to prove their worth outside the walls of their hometown, they were taking on a first-class team with a second-tier rating in Notre Dame. It was the Fighting Texas Aggies vs. the Fighting Irish. How appropriate. For 40 minutes of regulation play, all these players did was fight, not against each other as much as against misperceptions, being overlooked, disregarded, and essentially underappreciated as the true champions each team came to be realized before the game started.

Aggie fans throughout the Brazos Valley jammed the restaurants, bars, and homes of their friends, anywhere there was a TV powered 'on', it was tuned to ESPN from 6 p.m. central until at least midnight, as the Women's Basketball team pulled out all the stops on offense and defense.

With a "never-say-die" spirit, the can-do Aggies, led by America's favorite new coach, Gary Blair, and King of Defense, Vic Schaefer, let loose and held forth as the Aggies pulled out a 76-70 victory that still seems unreal, unless you saw it yourself. Never. Say. Die. The Lady Aggies, per Coach Blair's pre-game speech, stayed on the bus, to come out winners. Said Blair, "if you don't plan on winning tonight, then get off the bus. There's only one thing that counts. Winning". Taking his words to heed, each team member committed to that outcome, and emerged the first national champions in

Texas A&M Women's basketball. History was made.

Throughout the NCAA series the team: MVP Danielle Adams, Tyra White, Sydney Carter, Sydney Colson, Adora Elonu, Maryann Baker, Adrienne Pratcher, Kelsey Assarian, Karla Gilbert, Kristi Bellock—battered, bruised, in visible pain, tossed and slammed onto the floors of field houses, arenas, and stadiums, play after play, time after time, just got back up and showed America what it meant to be a proud 'Fightin' Texas Aggie'.

"Some may boast of prowess bold, of the school they think so grand, but there's a spirit that's ne'er been told. It's the Spirit of Aggieland. We are the Aggies, the Aggies are we, true to each other as Aggies can be. We've got to fight boys (old traditions die hard), we've got to fight, we've got to fight for maroon and white. After they've boosted all the rest, they will come and join the best, for we are the Aggies, the Aggies are we. We're from Texas AMC". The words to the school song never sounded sweeter as they did to those who witnessed history in the making, in a fieldhouse in Indianapolis.

Wednesday, April 6th at 2 p.m., history will be made once again. The Lady Aggies will be at Reed Arena to be greeted by their Texas Aggie family, the Aggie Nation, and at last their time has come. Word to the wise: get there early if you're going. For the first time in the history of Women's basketball, there's going to be a parking problem to welcome home the champions.

The Lady Aggies have brought honor, dignity, and joy to those who call TAMU their team. Sunday night, TV audiences were treated to a one-shot of a little fellow holding up a cardboard sign saying, "Coach Blair is my hero". That went viral across Facebook and Twitter. Turns out, it was the coach's grandson, Logan. His sign tonight, shown to the nation, said, "after we win Coach Blair is taking me to Disneyland". That only seems fair, as Coach Blair took Aggies everywhere to the top of the college sports world tonight. And it was the ride of a lifetime, and sheer joy every minute of every game of every season. Gig em, Aggies, for tonight you are indeed the NCAA Champions.

NONPROLIFERATION BUDGET

Mr. CASEY. Mr. President, I rise today to discuss the proposed cuts to nuclear nonproliferation programs in the continuing resolution, which I believe seriously endangers our Nation's security. When the Senate was presented with H.R. 1, the House's fiscal year 2011 appropriations bill, we all knew that sacrifices were needed. We knew that we needed to examine programs and determine which were broken, which were redundant, and which needed to be eliminated. Likewise, we also had a responsibility to determine which programs worked and provided positive returns on investments for our security and economic stability.

I would assert that the National Nuclear Security Administration's, NNSA, nonproliferation programs fall into this category. For the past decade, one threat has dominated our national security agenda: the threat of a nuclear weapon in the hands of a terrorist.

Yet when H.R. 1 passed in February, the House proposed a 24-percent cut to the President's request for NNSA non-

proliferation programs. These cuts would endanger programs that have removed a total of 120 bombs' worth of highly enriched uranium, HEU, and nuclear material from six countries since April 2009. This past November, enough HEU to make 775 nuclear weapons was removed from Kazakhstan. I would consider these outcomes an under-reported, yet remarkable success. I question why such highly effective programs, vital to our national security interests, were targeted in the first place.

I would contend that should a terrorist set off a nuclear or radiological explosion, the physical, psychological and economic consequences would far exceed the money saved by these short-sighted cuts.

The Congressional Commission on the Strategic Posture of the United States stated that "the surest way to prevent nuclear terrorism is to deny acquisitions of nuclear weapons or fissile material," and that the United States should "accelerate" not decelerate the process of securing nuclear material. In the Commission's opinion this should be "the top priority" for the United States, especially in light of al-Qaida's expressed desire to obtain nuclear material or weapons.

H.R. 1 cuts more than \$600 million from the Global Threat Reduction Initiative, which seeks to secure nuclear material before it ends up in terrorist hands. These program cuts are not only irresponsible, they are negligent.

Nonproliferation programs are a vital part of our Nation's security and should be treated as such. This view is shared by former Presidents and national security experts and has been included in our National Security Strategy that was developed by various agencies, including the Departments of Defense, State and Energy, as well as the National Security Council. In a July 14, 2010 letter to the chairman and ranking member of the Senate Foreign Relations Committee, former Secretary of State George Shultz and former Chair of the Senate Armed Services Committee Sam Nunn wrote that they "believe the threat of nuclear terrorism remains urgent, fueled by the spread of nuclear weapons, materials and technology around the world." They further concluded that it "is absolutely essential" for the United States and Russia to lead these efforts.

I urge my colleagues today for their support in ensuring that we do all we can to limit the ability of terrorists to get their hands on fissile material. We all recognize and have referred to this threat. And now we have an opportunity to do something about it. Nuclear proliferation is a top concern and we as a nation can effectively lead the world in nuclear security and decrease the threat posed by nuclear terrorism.