

to \$40 billion that is at stake if the amendment to stop this Durbin change in the interchange fee system goes through.

The change needs to go through. There is widespread consensus that we need to reform the interchange system to rein in Visa, MasterCard, and the biggest banks on Wall Street. I do not think anyone disagrees with that. In fact, I have seen polling across the country in every State, from virtually every political group—left, right, and center—where they overwhelmingly support interchange reform.

The credit unions and community banks are selling a story which the public is not buying. In carrying out this reform, I have bent over backward to try to address small issuer concerns. I do not want small banks or credit unions forced out of the debit card market. That is why we exempted them. I want consumers to be able to bank at these institutions and use debit cards.

I have tried to protect small banks and credit unions, even though they have made it clear they do not support any regulation of the system and even though they have fought me every step of the way.

By exempting small issuers from fee regulation, we have left intact an interchange system that has worked quite well for small issuers, and that will almost certainly continue to work well. But let's be clear. There is only one way we can provide these small issuers with an absolute, 100-percent guarantee that Visa and MasterCard will give them interchange rates they like. There is only one way to do it. That would be to regulate the rates Visa and MasterCard fix for small issuers and make sure they are appropriate.

I am happy to explore that. I can already tell you the small issuers are going to push back on that immediately.

They want their cake and they want to eat it, too. They want no regulation. They want to be able to charge interchange fees that reach the heavens, and they don't care what happens to merchants, retailers, or consumers.

I think we have already taken care of small issuers with last year's law, but if they have some suggestions on how to give even more assurance that Visa and MasterCard won't set their rates at unsustainable levels, I will listen.

But make no mistake, I will not support any delay or repeal of the overall interchange rulemaking because this will let the big banks and card networks off the hook. We are very close to finally reining in the abusive interchange system and providing help to consumers and merchants. We cannot let the big banks and credit card companies avoid accountability yet again. They get away with too much.

In closing, I strongly believe we need interchange reform. We need to bring fairness, competition, and transparency to the broken debit system. I

will work hard to make sure this reform happens soon.

I would think the fact that the opponents of this are trying to stop it before the Fed issues a rule is an indication that they don't even want to see what the rule looks like. Why? It is \$1.3 billion a month, that is why. Change will cost the big banks big money. That is why the credit card companies and banks on Wall Street are fighting this.

I have always tried to approach this issue in a reasonable way, focusing on facts. I am always happy to engage with others who share this approach, even if they disagree with me.

I yield the floor.

## HONORING OUR ARMED FORCES

SPECIALIST JOSEPH CEMPER

Mr. NELSON of Nebraska. Mr. President, I rise today to honor Army SPC Joseph Cemper who, while serving his country honorably, was killed on April 16, 2011, by a suicide bomber at Forward Operating Base Gamberi in Nangarhar Province, Afghanistan.

Following in the footsteps of his father, SFC Eugene Cemper, Joe joined the Army in September 2009. The U.S. Army was their passion, and both of these individuals took great pride in serving their country. Joe served admirably as a transportation management coordinator with the 101st Special Troops Battalion, 101st Sustainment Brigade of the 101st Airborne Division out of Fort Campbell, KY. He bravely earned the prestigious Bronze Star, as well as a Purple Heart and the Combat Action Badge.

Joe grew up in Papillion, NE, where his grandparents continue to live, before moving with his immediate family to Warrensburg, MO, where he played football and was an accomplished high school wrestler. Joe was highly competitive and energetic, yet always carried a smile. He was a family man; his happiest times were when the family got together to spend time in the backyard barbecuing. Joe recently became a father himself when he and his high school sweetheart Abbie gave birth to a son, Liam, on March 15, 2011.

SPC Joseph Cemper served his country honorably and made the ultimate sacrifice for his fellow Americans. His courageous choice to protect his country and help the people of Afghanistan achieve peace and security represents all that we can be proud of in our Armed Forces. I and all Nebraskans are proud to know that Joseph has been laid to rest in his native State of Nebraska.

I commend SPC Joseph Cemper's bravery and selflessness, while offering my deepest condolences to his fiancée Abbie; son Liam; mother Angie; father SFC Eugene Cemper; grandparents; brothers and sisters; friends; and fellow servicemembers he left behind. It is a small comfort for those who must now go on without one they loved so dearly, but they know that Specialist Cemper

gave his life for a noble goal. I join all Nebraskans indeed, all Americans in mourning the loss of this fine young man. His heroism and his life will remain an inspiration for us all.

## NATIONAL POLICE WEEK

Ms. LANDRIEU. Mr. President, six Louisiana law enforcement officers were killed in the line of duty this past year and will be recognized in Washington as part of the 49th annual commemoration of National Police Week. These brave officers made the ultimate sacrifice while serving their communities and are being honored for their courageous spirit and their unwavering commitment to serve and protect the citizens of Louisiana. I want to welcome their families and colleagues to our Nation's Capital.

Established in 1962, National Police Week provides an opportunity for us to reflect on our law enforcement officers' contributions to building safe and productive communities across the country. The events this week are a collaborative effort to honor the service and sacrifice of America's law enforcement community including the National Law Enforcement Officers Memorial Fund, NLEOMF, the Fraternal Order of Police, FOP, the Fraternal Order of Police Auxiliary, FOA, and the Concerns of Police Survivors, COPS.

Thousands of law enforcement officers, supporters, and surviving family members of fallen officers will gather in Washington, DC, to honor the memory of their colleagues and loved ones at various events including, the Peace Officers Memorial Day Service at the U.S. Capitol and the National Police Survivors' Conference. In addition, the names of our six Louisiana heroes will be engraved on the National Law Enforcement Officers Memorial and formally dedicated during the 23d Annual Candlelight Vigil. They will join a total of 158 U.S. law enforcement officers from around the country who gave the ultimate sacrifice in the line of duty last year.

The following brave officers gave their lives to protect our Louisiana communities: Sergeant Thomas M. Alexander, Rayville Police Department; Captain Timothy J. Bergeron, Terrebonne Parish Sheriff's Office; Officer Alfred L. Celestain, Sr., New Orleans Police Department; Trooper Duane A. Dalton, Louisiana State Police; Sergeant Timothy C. Prunty, Shreveport Police Department; and Corporal Clovis W. Searcy, Ouachita Parish Sheriff's Office.

In addition to honoring the fallen officers at National Police Week, law enforcement from around the country will gather this week to honor the heroes who continue to keep our communities safe. I am pleased to recognize one of Louisiana's own, Trooper Thomas Wild of the New Orleans Police Department, who will be honored at this year's National Association of Police Organizations', NAPO, 18th Annual

TOP COPS Award Ceremony. TOP COPS recognizes officers who have gone above and beyond the call of duty from the previous year.

Trooper Wild, this year's recipient of the Life Saving Award from the State police for going beyond the call of duty, will be recognized for his heroic actions and outstanding display of bravery last year when he saved the life of two victims from an overturned vehicle. Trooper Thomas Wild was assigned to the scene of an accident in which a van flipped multiple times and ultimately landed upside-down in a sugarcane field. Trooper Wild helped transport the unconscious driver to the hospital and checked for additional victims at the accident sight. This was all protocol that any officer would have done but in an extraordinary gesture Trooper Wild which beyond the call of duty by giving his personal cell phone number to the victim's father.

Seven hours later Trooper Wild received a call from the victim's family. There may have been someone else in the vehicle. Although Trooper Wild was off duty, he quickly returned to the crash site searching the nearby field and called out for the missing passenger. Finally, Trooper Wild heard a faint response of someone crying out for help. A few minutes later, he found 22-year-old Benjamin Kilvurn bleeding, dehydrated, and unconscious. Wild called an ambulance and the young man was rushed to the hospital.

Clearly going beyond the call of duty, Trooper Wild quickly responded to the concerns of a victim's family and saved the lives of not one but two men. His selfless actions represent the dedication and commitment that our law enforcement officers have for our community. I thank Trooper Wild for his dedication and congratulate him for being Louisiana's TOP COP.

Ms. MURKOWSKI. Mr. President, as our Nation begins its observance of National Police Week, I speak today in memory of three Alaska law enforcement officers who gave their lives in the line of duty in 2010.

This is National Police Week, the week that we honor law enforcement heroes who have given their lives to protect our communities and those who place their lives on the line every day. During this week we also remember the families of law enforcement whose sacrifices are no less important than their loved ones who wear the uniform.

One of the most significant and moving of the commemorations that occur during National Police Week is the candlelight vigil at the National Law Enforcement Officers Memorial on Judiciary Square. More than 19,000 names of fallen law enforcement officers are etched on the Wall of Remembrance at the memorial. This year, 316 names have joined them—152 officers who paid the ultimate sacrifice in 2010 and 164 officers who gave their lives before the memorial was created. Each of these names was read at the candlelight vigil on the evening of May 13, 2011.

Among the 316 names are three Alaskans: Sergeant Anthony Wallace and Officer Matthew Tokuoaka of the Hoonah Police Department and Charles Collins, a U.S. Customs and Border Protection Officer assigned to the Port of Anchorage. They are the first Alaska law enforcement officers since 2003 to die in the line of duty.

We are reminded time and again that fallen law enforcement officers are not heroes for the way they gave their lives but heroes for the way they lived their lives. I would like to say a few words about each.

Hoonah is a village of about 760 people on an island in southeast Alaska. Sixty percent of year-round residents are Tlingit Indians. The population of the town swells during the summer as fishermen and visitors descend. It is a peaceful and picturesque community.

That peace was broken on the evening of Sunday, August 29, 2010, when a gunman ambushed and shot Sergeant Wallace and then Officer Tokuoaka who was off duty at the time, while the two were chatting. To add to the tragedy, Sergeant Wallace's mother, who was visiting Hoonah and riding along with her son in his police vehicle, observed the shooting. A special tribute was paid to Sergeant Wallace and his mother Debbie Greene at last Friday evening's candlelight vigil.

Sergeant Tony Wallace was unique among the men and women of law enforcement. He was one of a handful of law enforcement officers anywhere who is deaf.

But Tony Wallace would not let his disability stop him from living a life of adventure. His mother told a reporter: "People would always tell him he couldn't do things but he tried even harder."

He was a champion high school wrestler in his hometown of Franklin, OH, and went on to be a varsity All-American wrestler at the Rochester Institute of Technology in upstate New York. Upon graduation he joined the public safety department at RIT as a campus police officer. Tony Wallace was destined to be a cop, following in the footsteps of his father who served with the Franklin Police Department for 34 years. He was living his dream and excelling at his job.

In 2006, Tony Wallace learned of a police job in Hoonah. He had never visited Alaska before but he was an avid boater, hunter, and fisherman. He was hired after a telephone interview and a background check. Just like that off he went.

In no time, Tony was sending friends pictures of him holding large salmon and encountering bears. He said he found the place where he would spend the rest of his life, enjoying nature and helping others. He graduated first in his class of 21 at the police academy. In his spare time he coached wrestling at the Hoonah School and played scrabble with the Elders at the Senior Center.

Tony is also survived by his daughter Lexis and his grandmother.

Matt Tokuoaka was killed while trying to save the life of his friend and comrade Tony Wallace. Born in Seattle, he spent his childhood in Hawaii and Idaho. He too was an accomplished hunter and fisherman and shared his passion with his children. Matt was a Golden Gloves boxer in High School and joined the U.S. Marine Corps after high school. Matt joined the Hoonah Police Department following his service in the Marines.

John Millan, the Hoonah Police chief at the time of the incident, described Matt as a larger than life figure, every bit the Marine.

In John's words: "Matt ran directly into a hail of bullets, when any other person would walk away and did so without hesitation. He called in a situation report, precisely like a Marine would in combat. He began to move Tony to safety when he laid down his own life."

Matt Tokuoaka is survived by his wife Haley and four children—Mitchell, Hotchan, George and Layla, as well as his father, second mother, sisters and grandmother.

Matt and Tony were dedicated family people, "Dear Ones," in the Hoonah vernacular, who were beloved by their own families as their extended families in the Hoonah community. Their tragic loss last August rocked Hoonah to the core and the process of recovery has been difficult. Tony and Matt were not only exemplary officers with significant records of public service. They were pillars of the community.

Chuck Collins joined Customs and Border Protection in 2002 following a successful career in the Air Force. Upon completion of training, he was assigned to "the port of his dreams" in Anchorage. During the summer he was assigned to temporary duty in Eagle, a remote border checkpoint about 379 miles northeast of Fairbanks. He relished the assignment and I am told was active in the life of the Eagle community during his annual summer duty there.

Officer Collins was killed when his government-issued Ford Bronco went down a 200-foot embankment on the Taylor Highway and landed in a rain swollen creek. Officer Collins is survived by his wife Jody and two sons, both of whom are serving abroad in the military.

There is little that I can say in consolation except to note that Matt, Tony and Chuck touched a great many people's lives, they were role models, and they sacrificed all to make Alaska a safe and peaceful place. In valor there is hope.

#### AMERICORPS WEEK

Mr. LEAHY. Mr. President, I would like to join the Vermont Commission on National and Community Service in paying tribute to the outstanding Americorps men and women who have volunteered countless hours this past year supporting Vermont's communities, and communities around the