

fair treatment of customers. It codifies in regulation statements and guidance from financial regulators under President Obama.

In 2014, then-Comptroller Tom Curry said to regulated banks:

You shouldn't feel that you can't bank a customer just because they fall into a category that, on its face, appears to carry an elevated level of risk. Higher risk categories of customers call for stronger risk management and controls, not a strategy of total avoidance.

Now, some critics of the OCC's rule have made the argument that it would compromise financial stability to force lenders to extend credit to dying industries, such as the fossil energy industry, that have no future under leftwing policies like the Green New Deal.

Has it ever occurred to these politicians that the reason why these fossil energy companies might face a challenging future is because of their own policies and because of their unrelenting desire to deny them the credit that they need to continue to operate.

Mr. Speaker, the debanking of certain legally operating industries is one in a series of examples of corporate leaders succumbing to the pressure of activists and far-left politicians. They have ceded the primacy of shareholders and are now letting politics drive their financing decisions.

Mr. Speaker, I commend Acting Comptroller Brooks on proposing this thoughtful and timely rule of non-discrimination. This rule will ensure that all legal American companies have full access to the robust U.S. financial system and the economic freedom they deserve, and it will put an end to the misguided practice of banks playing politics with American jobs.

#### FAREWELL TO CONGRESS

The SPEAKER pro tempore. The Chair recognizes the gentleman from Missouri (Mr. CLAY) for 5 minutes.

Mr. CLAY. Mr. Speaker, I rise today to offer my farewell remarks as a Member of the people's House. And while I will be sad to leave this historic place, I will forever be grateful for the opportunity to serve Missouri's First Congressional District for two decades and to have been blessed with the friendship of so many colleagues.

Mr. Speaker, I have given my best because my constituents deserve nothing less. I learned that vital lesson about public service from my best adviser and my personal hero, my dad, former Congressman Bill Clay. The truth is none of my success would have been possible without my remarkable family.

I thank the rock of our family, my mother, Carol, and my devoted and talented sisters, Vickie and Michelle.

Mr. Speaker, I also thank my children, Carol and Will. No Member serves unto themselves. Families also sacrifice greatly.

Carol and Will, you all have made me extremely proud. You carry yourselves with such dignity, poise, and character.

There is no greater joy I have than being your father. Thank you for being my greatest and best legacy.

To my wonderful wife, Pat, I could not have selected a better partner to share in my post-congressional career. Your love and optimism keep my life balanced and exhilarated. I so look forward to our days to come.

Mr. Speaker, of course, the best part of being a Member of Congress has been helping tens of thousands of constituents solve issues with the Federal Government. None of that would have been possible without my dedicated and compassionate staff over the years: Patricia, Sheila, Virginia, Sandy, Ishmael, Jasmina, Sean, Craig, Percy, Adam, Marvin, Richard, Les, Mark, Lou, Brian, Michelle, Brittany, Josh, Pauline, Perre, Samantha, Sherry, Tony, Bill, Frank, Erica, Matt, Rico; my communications director, Steven Engelhardt; and the late Alyson Singfield and the late Dottie Ross.

I also thank an exceptional American who has devoted 48 years of public service to the U.S. House, my remarkable constituent services director, Edwilla Massey.

I thank my devoted executive assistant and scheduler, Karyn Long. Karyn is family. She always went above and beyond for me, and I am forever grateful.

I also especially thank all my chiefs of staff: Harriet Grigsby, Darryl Piggee, and Yvette Cravins.

In the book of Matthew, chapter 25, verses 36–40, the Scriptures read:

When I was naked, you clothed Me. When I was sick, you visited Me. And when I was in prison, you came to Me. The righteous answered, "Lord, when did we see You hungry, thirsty, clothed You, or in prison visited?" And the King answered them, "Truly I say to you, as you did it to the least of these my brothers, you did it to Me."

Mr. Speaker, these Scriptures have been a guidepost for my career in public service. Over my 10 terms, I have fearlessly advocated for the permanent interest of African Americans and other unheard voices. I have had many legislative achievements in this body, and I thank all of my colleagues who assisted me in doing as the Scriptures noted, "caring for the least of these."

Mr. Speaker, in my remaining time, I highlight a few victories.

For 14 years, I hosted the Clay Career Fair at St. Louis' HBCU Harris-Stowe State University, which connected thousands of jobseekers with good-paying jobs, providing economic stability.

Creating jobs and economic development was a priority for me. We were able to build the new \$120 million National Archives administration center in North St. Louis County.

The greatest economic victory for North St. Louis was the bipartisan effort to build the headquarters of the National Geospatial-Intelligence Agency. That \$1.7 billion project is the largest single Federal investment in St. Louis' history, of which I am extremely proud.

We have also built hundreds of units of new housing. We have also expanded organ and tissue donation registry.

Mr. Speaker, I am proud of the legacy and work of Missouri's First Congressional District.

May God bless you all.

#### IRAN—AMERICA'S GREATEST THREAT

The SPEAKER pro tempore. The Chair recognizes the gentleman from Wisconsin (Mr. STEIL) for 5 minutes.

Mr. STEIL. Mr. Speaker, I rise to address one of the greatest threats to American safety—Iran.

Iran is the largest state sponsor of terrorism, and from past actions, we know the regime cannot be trusted. However, over the past 4 years, progress has been made:

Our maximum pressure campaign and sanctions have reined in Iran's power;

Normalization agreements between Israel and numerous nations in the region continue to isolate Iran;

The United Arab Emirates, Bahrain, and Sudan have embraced peace and cooperation.

□ 1100

At this moment of success, the United States cannot back down. We cannot return to one-sided deals that strengthen Iran.

There is little doubt that without our efforts, Iran will continue its pursuit for a nuclear weapon and regional dominance. We must maintain pressure on the regime.

Just last month, the IAEA confirmed what we suspected all along: that the Iranian regime continues to ramp up its nuclear program. In fact, it is accelerating its efforts. This is not the time to appease the Iranian regime. We must stand strong.

Under the Obama-Biden administration, we saw years of failed foreign policy. We saw years of policy that allowed Iran to continue developing a nuclear weapon, years of policy that sent pallets of cash to Iran, years of policy that neglected our alliance with Israel, and years of policy that allowed Iranian terrorism to thrive across the region.

After the failed Obama-Biden Iran deal was implemented, Iran continued perpetuating violence, terrorism, and proxy wars across the Middle East. Iran came closer and closer to obtaining a nuclear weapon.

President Trump has shown there is another way. We do not need to appease terrorist states and turn our backs on Israel. Instead, the Trump administration's strength has helped set the conditions for regional peace. Cooperation between Israel and other Middle Eastern states is continuing to grow. This change of policy has brought hope.

Peace is possible. But peace does not happen through capitulation, and it will not happen if we go backwards.

It is clear the U.S. sanctions targeting Iran are working. We need to

maintain our sanctions against Iran and take decisive steps to prevent evasion. Sanctions have cut off vital resources that Iran's leaders use to enrich themselves and spread terrorism. U.S. financial sanctions make it harder for Iran to fund its ambitions to become a nuclear power.

Unfortunately, bad actors work hard to get around United States' sanctions. That is why I co-introduced the Preventing Illicit Finance Act. This bill supports our maximum pressure campaign and creates a public-private group to limit the abuse of the financial system by bad actors like Iran. My bill strengthens the United States' ability to enforce financial sanctions against Iran, Russia, and other adversaries.

Our maximum pressure campaign is working. We cannot turn a blind eye to Iran's aggressions and pursuit of terrorism. Iran must be held accountable.

By strengthening our sanctions enforcement and maintaining our tough approach, we can prevent Iran from becoming a nuclear power.

#### RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until noon today.

Accordingly (at 11 o'clock and 2 minutes a.m.), the House stood in recess.

□ 1200

#### AFTER RECESS

The recess having expired, the House was called to order by the Speaker at noon.

#### PRAYER

The Chaplain, the Reverend Patrick J. Conroy, offered the following prayer:

Loving God, we give You thanks for giving us another day.

In the waning days of this 116th Congress, we ask Your blessing upon the Members of this people's House and, most especially, upon the leadership. It is on their shoulders the most important negotiations of this Congress have been placed.

They have been entrusted by their fellow Americans with the awesome privilege and responsibility of sustaining the great experiment of democratic self-government. Give them wisdom, grace, insight, and courage to forge legislation, especially during these trying times of coronavirus pandemic, that allows us all to move forward toward an encouraging future.

May all that is done this day be for Your greater honor and glory.

Amen.

#### THE JOURNAL

The SPEAKER. Pursuant to section 4(a) of House Resolution 967, the Journal of the last day's proceedings is approved.

#### PLEDGE OF ALLEGIANCE

The SPEAKER. Will the gentleman from South Carolina (Mr. WILSON) come forward and lead the House in the Pledge of Allegiance.

Mr. WILSON of South Carolina led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

#### COMMUNICATION FROM THE CLERK OF THE HOUSE

The SPEAKER laid before the House the following communication from the Clerk of the House of Representatives:

OFFICE OF THE CLERK,  
HOUSE OF REPRESENTATIVES,  
Washington, DC, December 2, 2020.

Hon. NANCY PELOSI,  
*The Speaker, House of Representatives,*  
*Washington, DC.*

DEAR MADAM SPEAKER: I have the honor to transmit herewith a scanned copy of a letter received from Mr. Chris Harvey, Director of Election, Georgia Office of Secretary of State, indicating that, according to the preliminary results of the Special Election held December 1, 2020, the Honorable Kwanza Hall was elected Representative to Congress for the Fifth Congressional District, State of Georgia.

With best wishes, I am

Sincerely,

CHERYL L. JOHNSON.

Enclosure.

OFFICE OF SECRETARY OF STATE,  
Atlanta, GA, December 2, 2020.

Re Fifth Congressional District Runoff Special Election Unofficial Results.

Hon. CHERYL L. JOHNSON,  
*Clerk, House of Representatives,*  
*Washington, DC.*

DEAR MS. JOHNSON: Please accept this correspondence to advise you that the unofficial results of the Special Election held on Tuesday, December 1, 2020, for Representative in Congress from the Fifth Congressional District of Georgia, show that Mr. Kwanza Hall received 12,094 votes or 54% of votes of the total number of votes cast for that office.

It would appear from these unofficial results that Mr. Hall was elected as Representative in Congress from the Fifth Congressional District of Georgia.

To the best of our knowledge and belief at this time, there is no contest to this election.

As soon as the official results are certified to this office by all jurisdictions in Clayton County, DeKalb County, and Fulton County that comprise the Fifth Congressional District of Georgia, an official Certificate of Election will be prepared for transmittal as required by law.

Please do not hesitate to contact me if you have any questions.

Sincerely,

CHRIS HARVEY,  
*Elections Director.*

#### SWEARING IN OF THE HONORABLE KWANZA HALL, OF GEORGIA, AS A MEMBER OF THE HOUSE

Mr. BISHOP of Georgia. Madam Speaker, I ask unanimous consent that the gentleman from Georgia, the Honorable KWANZA HALL, be permitted to take the oath of office today.

His certificate of election has not arrived, but there is no contest and no

question has been raised with regard to his election.

The SPEAKER. Is there objection to the request of the gentleman from Georgia?

There was no objection.

The SPEAKER. Will Representative-elect HALL and the members of the Georgia delegation present themselves in the well.

All Members will rise and the Representative-elect will please raise his right hand.

Mr. HALL appeared at the bar of the House and took the oath of office, as follows:

Do you solemnly swear that you will support and defend the Constitution of the United States against all enemies, foreign and domestic; that you will bear truth faith and allegiance to the same; that you take this obligation freely, without any mental reservation or purpose of evasion; and that you will well and faithfully discharge the duties of the office to which you are about to enter, so help you God.

The SPEAKER. Congratulations, you are now a Member of the 116th Congress.

#### WELCOMING THE HONORABLE KWANZA HALL TO THE HOUSE OF REPRESENTATIVES

The SPEAKER. Without objection, the gentleman from Georgia (Mr. BISHOP) is recognized for 1 minute.

There was no objection.

Mr. BISHOP of Georgia. Madam Speaker, ladies and gentlemen of the House, the Honorable KWANZA HALL is a native of Atlanta, attended Atlanta public schools, and attended the Massachusetts Institute of Technology.

He worked for the Fulton County Government. He was vice president of technology for GoodWorks International, and he is currently director of business development at Mactech Engineering.

In 2002, he was elected to the Atlanta Board of Education. In 2005, he was elected to the Atlanta City Council, District Two, where he served three consecutive terms.

Following the death of our beloved colleague, Congressman John Lewis, Kwanza qualified to run in the special election to fill the unexpired term of Congressman Lewis, which was held on November 3. There were several candidates, but none received the required majority under Georgia law.

On December 1, KWANZA won the runoff special election. His election means that the people of the Fifth Congressional District of Georgia, in Atlanta, will be represented and have a voice during this lame duck session of the 116th Congress as we debate and, hopefully, enact, among other things, the FY 2021 appropriations bill funding the operations of the Federal Government and much-needed COVID-19 relief for America's families, businesses, and our State and local governments.

He is married to Fulton County Commissioner Natalie Hall, and they have two sons.