

By Mr. WARNOCK (for himself and Mr. MARSHALL):

S. 2772. A bill to authorize the Secretary of Defense to conduct a pilot program to provide coupons to junior enlisted members to purchase food at commissaries; to the Committee on Armed Services.

By Ms. CORTEZ MASTO (for herself and Mrs. HYDE-SMITH):

S. 2773. A bill to amend the Internal Revenue Code of 1986 to exempt sports betting from the tax on authorized wagers; to the Committee on Finance.

By Mrs. BLACKBURN:

S. 2774. A bill to restrict certain Federal grants for States that grant driver licenses to illegal immigrants and fail to share information about criminal aliens with the Federal Government; to the Committee on the Judiciary.

By Mr. WELCH (for himself, Mr. MARKEY, Mr. VAN HOLLEN, Ms. ALSOBROOKS, Mr. MERKLEY, Mr. BLUMENTHAL, Mr. REED, Mr. WHITEHOUSE, Mr. BENNET, Mr. BOOKER, Ms. SMITH, Mr. SANDERS, Mr. WYDEN, and Mr. HEINRICH):

S. 2775. A bill to require the Administrator of the National Oceanic and Atmospheric Administration to establish and maintain a database and webpage that is available to the public and contains information on the billion-dollar disasters that occur each year in the United States, and for other purposes; to the Committee on Commerce, Science, and Transportation.

By Mr. FETTERMAN (for himself and Mr. MCCORMICK):

S. 2776. A bill to amend the Justice for United States Victims of State Sponsored Terrorism Act to provide rules for payments to Havlish Settling Judgment Creditors; to the Committee on the Judiciary.

By Mr. MARKEY (for himself, Mr. BLUMENTHAL, Ms. HIRONO, Ms. ALSOBROOKS, Mr. WARNER, Mr. HICKENLOOPER, Mr. KELLY, Mr. SCHUMER, Mrs. GILLIBRAND, Mr. HEINRICH, and Mrs. SHAHEEN):

S. 2777. A bill to exempt small business concerns from duties imposed pursuant to the national emergency declared on April 2, 2025, by the President and to refund small business concerns the amount of any such duties paid; to the Committee on Finance.

By Mr. WYDEN (for himself, Mr. WELCH, and Mr. BENNET):

S. 2778. A bill to amend the Richard B. Russell National School Lunch Act to establish a program for the procurement of domestically grown unprocessed fruits and vegetables to provide healthier school meals, and for other purposes; to the Committee on Agriculture, Nutrition, and Forestry.

By Mr. GALLEGO (for himself, Mr. WYDEN, Mr. FETTERMAN, Mrs. GILLIBRAND, Mr. VAN HOLLEN, Mr. BLUMENTHAL, Mr. BOOKER, Mr. MERKLEY, Mr. SCHATZ, and Ms. BALDWIN):

S. 2779. A bill to amend the Internal Revenue Code of 1986 to exclude strike benefits from gross income; to the Committee on Finance.

By Mr. GALLEGO:

S. 2780. A bill to clarify the treatment of certain tips for purposes of the tax deduction for qualified tips; to the Committee on Finance.

By Mr. DURBIN (for himself, Mr. BLUMENTHAL, and Mr. WHITEHOUSE):

S. 2781. A bill to amend the Truth in Lending Act to establish a national usury rate for consumer credit transactions; to the Committee on Banking, Housing, and Urban Affairs.

By Mr. KIM:

S. 2782. A bill to direct the Secretary of Education to carry out grant programs to

encourage student participation in local government and volunteer service, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

By Mr. KIM:

S. 2783. A bill to provide a direct appropriation of funds for the Learn and Serve America program of the Corporation for National and Community Service and to expand the eligibility of such program to additional entities; to the Committee on Health, Education, Labor, and Pensions.

By Mr. BLUMENTHAL (for himself, Ms. COLLINS, Mr. SCHUMER, Mr. MURPHY, Mrs. GILLIBRAND, Mr. KING, Mrs. SHAHEEN, Mr. PADILLA, Mr. FETTERMAN, Ms. HIRONO, Mr. DURBIN, Mr. BOOKER, Ms. BALDWIN, Mr. WHITEHOUSE, Mr. MERKLEY, Ms. ALSOBROOKS, Mr. SCHATZ, Ms. KLOBUCHAR, Ms. CORTEZ MASTO, Mr. REED, Mr. COONS, Ms. BLUNT ROCH-ESTER, Mr. LUJAN, Mr. WYDEN, Mr. MARKEY, Mr. VAN HOLLEN, Mrs. MURRAY, Mr. WELCH, and Mr. HEINRICH):

S. 2784. A bill to award posthumously the Congressional Gold Medal to Constance Baker Motley, in recognition of her enduring contributions and service to the United States; to the Committee on Banking, Housing, and Urban Affairs.

By Mr. KIM:

S. 2785. A bill to expand the financial, health care, and educational benefits received by Peace Corps and AmeriCorps volunteers, and for other purposes; to the Committee on Finance.

By Mr. KIM:

S. 2786. A bill to expand the opportunities of recent graduates for employment in Executive agencies, and for other purposes; to the Committee on Finance.

By Mr. BARRASSO (for himself and Ms. LUMMIS):

S. 2787. A bill to amend the Federal Land Policy and Management Act of 1976 to ensure that ranchers who have grazing agreements on national grasslands are treated the same as permittees on other Federal land; to the Committee on Energy and Natural Resources.

By Mr. SHEEHY:

S. 2788. A bill to prohibit the Secretary of Transportation from establishing new performance measures or regulatory or program requirements relating to highway safety grant programs, to require the Secretary of Transportation to ease certain requirements relating to those programs, and for other purposes; to the Committee on Commerce, Science, and Transportation.

By Mr. SHEEHY:

S. 2789. A bill to amend title 23, United States Code, to modify the percentage of highway safety program funds required to be spent by political subdivisions, and for other purposes; to the Committee on Environment and Public Works.

By Mr. HUSTED (for himself and Mr. MARSHALL):

S. 2790. A bill to amend the Internal Revenue Code of 1986 to establish the retreaded tire credit, to require Federal agencies to consider the use of retreaded tires, and for other purposes; to the Committee on Finance.

By Mr. BENNET (for himself and Ms. COLLINS):

S. 2791. A bill to amend the Internal Revenue Code of 1986 to allow early childhood educators to take the educator expense deduction, and for other purposes; to the Committee on Finance.

By Mrs. GILLIBRAND (for herself, Mr. FETTERMAN, Mr. BOOKER, and Mr. SANDERS):

S. 2792. A bill to amend the Food and Nutrition Act of 2008 to require that supple-

mental nutrition assistance program benefits be calculated using the value of the low-cost food plan, and for other purposes; to the Committee on Agriculture, Nutrition, and Forestry.

By Mr. CASSIDY (for himself and Mr. LUJAN):

S. 2793. A bill to amend title XVIII of the Social Security Act to require Medicare Advantage plans to cover items and services furnished by certain essential community providers within a service area, and for other purposes; to the Committee on Finance.

By Ms. ERNST (for herself, Mrs. BLACKBURN, and Mr. LEE):

S. 2794. A bill to require the heads of agencies to establish a policy with respect to the deactivation of charge cards of employees separating from the agency, and for other purposes; to the Committee on Homeland Security and Governmental Affairs.

By Mr. MARKEY (for himself and Mr. BLUMENTHAL):

S. 2795. A bill to amend title 49, United States Code, to ensure that revenues collected from passengers as aviation security fees are used to help finance the costs of aviation security screening by repealing a requirement that a portion of such fees be credited as offsetting receipts and deposited in the general fund of the Treasury; to the Committee on Commerce, Science, and Transportation.

By Mr. PADILLA (for himself and Mr. SCHIFF):

S. 2796. A bill to provide for a land exchange in San Bernardino County, California, and for other purposes; to the Committee on Indian Affairs.

SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. LANKFORD:

S. Res. 384. A resolution authorizing the Majority Leader to move to proceed to the en bloc consideration of certain nominations; to the Committee on Rules and Administration.

By Mr. TILLIS (for himself, Mr. MURPHY, Mr. JUSTICE, Mrs. CAPITO, Mr. BUDD, and Mr. REED):

S. Res. 385. A resolution recognizing suicide as a serious public health problem and expressing support for the designation of September as "National Suicide Prevention Month"; to the Committee on Health, Education, Labor, and Pensions.

ADDITIONAL COSPONSORS

S. 329

At the request of Mrs. SHAHEEN, the name of the Senator from Georgia (Mr. OSOFF) was added as a cosponsor of S. 329, a bill to authorize grants to implement school-community partnerships for preventing substance use and misuse among youth.

S. 342

At the request of Mrs. MURRAY, the names of the Senator from Georgia (Mr. OSOFF) and the Senator from North Dakota (Mr. HOEVEN) were added as cosponsors of S. 342, a bill to amend title 38, United States Code, to authorize an individual who is awarded the Purple Heart for service in the Armed Forces to transfer unused Post-9/11 Educational Assistance to a family member, and for other purposes.

S. 418

At the request of Mr. BANKS, the name of the Senator from Florida (Mr. SCOTT) was added as a cosponsor of S. 418, a bill to prohibit contracts between certain foreign entities and institutions of higher education conducting Department of Defense-funded research and to impose post-employment restrictions for participants in certain research funded by the Department, and for other purposes.

S. 554

At the request of Mr. SULLIVAN, the name of the Senator from Texas (Mr. CORNYN) was added as a cosponsor of S. 554, a bill to enhance bilateral defense cooperation between the United States and Israel, and for other purposes.

S. 929

At the request of Mr. COTTON, the name of the Senator from Florida (Mr. SCOTT) was added as a cosponsor of S. 929, a bill to prohibit National Laboratories from admitting certain foreign nationals, and for other purposes.

S. 1021

At the request of Ms. KLOBUCHAR, the names of the Senator from Pennsylvania (Mr. FETTERMAN) and the Senator from Vermont (Mr. WELCH) were added as cosponsors of S. 1021, a bill to amend the Food and Nutrition Act of 2008 to establish a dairy nutrition incentive program, and for other purposes.

S. 1173

At the request of Mr. CASSIDY, the name of the Senator from Kansas (Mr. MARSHALL) was added as a cosponsor of S. 1173, a bill to amend title XVIII of the Social Security Act to clarify and preserve the breadth of the protections under the Medicare Secondary Payer Act.

S. 1435

At the request of Ms. ERNST, the name of the Senator from Florida (Mr. SCOTT) was added as a cosponsor of S. 1435, a bill to prohibit the use of taxpayer dollars to support animal experimentation in the laboratories of adversarial nations.

S. 1448

At the request of Ms. HIRONO, the name of the Senator from New Jersey (Mr. KIM) was added as a cosponsor of S. 1448, a bill to address mental health issues for youth, particularly youth of color, and for other purposes.

S. 1532

At the request of Mr. CRAPO, the name of the Senator from South Dakota (Mr. ROUNDS) was added as a cosponsor of S. 1532, a bill to amend the Internal Revenue Code of 1986 to modify the railroad track maintenance credit.

S. 1686

At the request of Mr. YOUNG, the names of the Senator from Kansas (Mr. MORAN) and the Senator from Illinois (Mr. DURBIN) were added as cosponsors of S. 1686, a bill to amend the Internal Revenue Code of 1986 to establish a tax credit for neighborhood revitalization, and for other purposes.

S. 1705

At the request of Mr. COTTON, the name of the Senator from Indiana (Mr. BANKS) was added as a cosponsor of S. 1705, a bill to require the Secretary of Commerce to issue standards with respect to chip security mechanisms for integrated circuit products, and for other purposes.

S. 1880

At the request of Ms. SMITH, the name of the Senator from Virginia (Mr. WARNER) was added as a cosponsor of S. 1880, a bill to amend the Community Development Banking and Financial Institutions Act of 1994 to reauthorize and improve the community development financial institutions bond guarantee program, and for other purposes.

S. 1930

At the request of Mr. CASSIDY, the name of the Senator from Kansas (Mr. MARSHALL) was added as a cosponsor of S. 1930, a bill to amend title XI of the Social Security Act to establish a research and development-intensive small biotech manufacturer exemption from the Medicare drug price negotiation program.

S. 2126

At the request of Mr. WICKER, the name of the Senator from Wisconsin (Ms. BALDWIN) was added as a cosponsor of S. 2126, a bill to reauthorize the Integrated Coastal and Ocean Observation System Act of 2009, and for other purposes.

S. 2225

At the request of Mr. LUJÁN, the name of the Senator from Louisiana (Mr. CASSIDY) was added as a cosponsor of S. 2225, a bill to amend title XVIII of the Social Security Act to add physical therapists to the list of providers allowed to utilize locum tenens arrangements under Medicare.

S. 2252

At the request of Mrs. SHAHEEN, the name of the Senator from Maine (Ms. COLLINS) was added as a cosponsor of S. 2252, a bill to require United States foreign assistance commodities to be made available for their intended purposes before they expire.

S. 2282

At the request of Ms. BALDWIN, the name of the Senator from Georgia (Mr. OSSOFF) was added as a cosponsor of S. 2282, a bill to amend the Food, Conservation, and Energy Act of 2008 to reauthorize the Farm and Ranch Stress Assistance Network, and for other purposes.

S. 2287

At the request of Ms. BALDWIN, the names of the Senator from California (Mr. SCHIFF) and the Senator from West Virginia (Mr. JUSTICE) were added as cosponsors of S. 2287, a bill to amend the Public Health Service Act to increase the number of permanent faculty in palliative care at accredited allopathic and osteopathic medical schools, nursing schools, and other programs, including social work, physician assistant, and chaplaincy edu-

cation programs, to promote education and research in palliative care and hospice, and to support the development of faculty careers in academic palliative and hospice care.

S. 2418

At the request of Mr. COTTON, the name of the Senator from Arkansas (Mr. BOOZMAN) was added as a cosponsor of S. 2418, a bill to amend the Family and Medical Leave Act of 1993 to provide leave for the spontaneous loss of an unborn child, and for other purposes.

S. 2511

At the request of Mr. CASSIDY, the name of the Senator from Ohio (Mr. HUSTED) was added as a cosponsor of S. 2511, a bill to establish a postsecondary student data system.

S. 2611

At the request of Mrs. SHAHEEN, the name of the Senator from California (Mr. SCHIFF) was added as a cosponsor of S. 2611, a bill to safeguard the integrity of the Department of State's annual Country Reports on Human Rights Practices, and for other purposes.

S. 2688

At the request of Mr. VAN HOLLEN, the name of the Senator from Oregon (Mr. MERKLEY) was added as a cosponsor of S. 2688, a bill to extend to the Mayor of the District of Columbia the same authority over the National Guard of the District of Columbia as the Governors of the several States exercise over the National Guard of those States with respect to administration of the National Guard and its use to respond to natural disasters and other civil disturbances, and for other purposes.

S. 2689

At the request of Mr. VAN HOLLEN, the names of the Senator from Oregon (Mr. MERKLEY) and the Senator from Illinois (Mr. DURBIN) were added as cosponsors of S. 2689, a bill to amend the District of Columbia Home Rule Act to repeal the authority of the President to assume emergency control of the police of the District of Columbia.

S.J. RES. 75

At the request of Mr. VAN HOLLEN, the names of the Senator from Illinois (Mr. DURBIN) and the Senator from Oregon (Mr. MERKLEY) were added as cosponsors of S.J. Res. 75, a joint resolution terminating the emergency determined by the President on August 11, 2025, in the Executive Order titled "Declaring a crime emergency in the District of Columbia".

AMENDMENT NO. 2968

At the request of Mr. BLUMENTHAL, the names of the Senator from Delaware (Mr. COONS), the Senator from Oregon (Mr. WYDEN) and the Senator from Maine (Ms. COLLINS) were added as cosponsors of amendment No. 2968 intended to be proposed to S. 2296, an original bill to authorize appropriations for fiscal year 2026 for military activities of the Department of Defense, for military construction, and

for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 3177

At the request of Mr. PADILLA, the name of the Senator from Montana (Mr. SHEEHY) was added as a cosponsor of amendment No. 3177 intended to be proposed to S. 2296, an original bill to authorize appropriations for fiscal year 2026 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 3210

At the request of Ms. DUCKWORTH, the names of the Senator from Wisconsin (Ms. BALDWIN) and the Senator from Minnesota (Ms. SMITH) were added as cosponsors of amendment No. 3210 intended to be proposed to S. 2296, an original bill to authorize appropriations for fiscal year 2026 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 3330

At the request of Mr. SCHIFF, the name of the Senator from Wisconsin (Ms. BALDWIN) was added as a cosponsor of amendment No. 3330 intended to be proposed to S. 2296, an original bill to authorize appropriations for fiscal year 2026 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 3419

At the request of Mr. HUSTED, the name of the Senator from Rhode Island (Mr. WHITEHOUSE) was added as a cosponsor of amendment No. 3419 intended to be proposed to S. 2296, an original bill to authorize appropriations for fiscal year 2026 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 3592

At the request of Mr. WELCH, the name of the Senator from Arizona (Mr. GALLEGOS) was added as a cosponsor of amendment No. 3592 intended to be proposed to S. 2296, an original bill to authorize appropriations for fiscal year 2026 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 3744

At the request of Mr. VAN HOLLEN, the name of the Senator from Arkansas (Mr. BOOZMAN) was added as a cospon-

sor of amendment No. 3744 intended to be proposed to S. 2296, an original bill to authorize appropriations for fiscal year 2026 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 3762

At the request of Mrs. SHAHEEN, the name of the Senator from Wisconsin (Ms. BALDWIN) was added as a cosponsor of amendment No. 3762 intended to be proposed to S. 2296, an original bill to authorize appropriations for fiscal year 2026 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 3788

At the request of Mr. RICKETTS, the name of the Senator from Colorado (Mr. BENNET) was added as a cosponsor of amendment No. 3788 intended to be proposed to S. 2296, an original bill to authorize appropriations for fiscal year 2026 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 3825

At the request of Mr. DURBIN, the name of the Senator from Maryland (Mr. VAN HOLLEN) was added as a cosponsor of amendment No. 3825 intended to be proposed to S. 2296, an original bill to authorize appropriations for fiscal year 2026 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

AMENDMENT NO. 3871

At the request of Mrs. MOODY, the name of the Senator from Arkansas (Mr. COTTON) was added as a cosponsor of amendment No. 3871 intended to be proposed to S. 2296, an original bill to authorize appropriations for fiscal year 2026 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. DURBIN (for himself, Mr. BLUMENTHAL, and Mr. WHITEHOUSE):

S. 2781. A bill to amend the Truth in Lending Act to establish a national usury rate for consumer credit transactions; to the Committee on Banking, Housing, and Urban Affairs.

Mr. DURBIN. 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. 2781

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 "Protecting Consumers from Unreasonable Credit Rates Act of 2025".

SEC. 2. FINDINGS.

Congress finds that—

(1) attempts have been made to prohibit usurious interest rates in America since colonial times;

(2) at the Federal level, in 2006, Congress enacted a Federal 36-percent annualized usury cap for servicemembers and their families for covered credit products, as defined by the Department of Defense, which curbed payday, car title, and tax refund lending around military bases;

(3) notwithstanding such attempts to curb predatory lending, high-cost lending persists in all 50 States due to loopholes in State laws, safe harbor laws for specific forms of credit, and the exportation of unregulated interest rates permitted by preemption;

(4) due to the lack of a comprehensive Federal usury cap, consumers have paid as much as approximately \$12,000,000,000 on high-cost overdraft loans, \$8,600,000,000 on storefront and online payday loans, \$3,800,000,000 on car title loans, and additional amounts in unreported revenues on high-cost online installment loans;

(5) cash-strapped consumers pay on average approximately 400-percent annual interest for payday loans, 300-percent annual interest for car title loans, 17,000 percent for bank overdraft loans, and triple-digit rates for online installment loans;

(6) a national maximum interest rate that includes all forms of fees and closes all loopholes is necessary to eliminate such predatory lending; and

(7) alternatives to predatory lending that encourage small dollar loans with minimal or no fees, installment payment schedules, and affordable repayment periods should be encouraged.

SEC. 3. NATIONAL MAXIMUM INTEREST RATE.

Chapter 2 of the Truth in Lending Act (15 U.S.C. 1631 et seq.) is amended by adding at the end the following:

"SEC. 140B. MAXIMUM RATES OF INTEREST.

"(a) IN GENERAL.—Notwithstanding any other provision of law, no creditor may make an extension of credit to a consumer with respect to which the fee and interest rate, as defined in subsection (b), exceeds 36 percent.

"(b) FEE AND INTEREST RATE DEFINED.—

"(1) IN GENERAL.—For purposes of this section, the fee and interest rate includes all charges payable, directly or indirectly, incident to, ancillary to, or as a condition of the extension of credit, including—

"(A) any payment compensating a creditor or prospective creditor for—

"(i) an extension of credit or making available a line of credit, such as fees connected with credit extension or availability such as numerical periodic rates, annual fees, cash advance fees, and membership fees; or

"(ii) any fees for default or breach by a borrower of a condition upon which credit was extended, such as late fees, insufficient funds fees, overdraft fees, and over-limit fees;

"(B) all fees which constitute a finance charge, as defined by rules of the Bureau in accordance with this title;