''(C) credit insurance premiums, whether optional or required;

''(D) all charges and costs for ancillary products or optional services offered in connection with or incidental to the credit transaction; and

''(E) any costs payable in connection with products that involve—

''(i) the provision of funds to the consumer in an amount that is based, by estimate or otherwise, on the wages that the consumer has accrued in a given pay cycle; and

''(ii) repayment to the third-party provider via automatic means at or after the end of the pay cycle.

''(2) TOLERANCES.—

''(A) IN GENERAL.—With respect to a credit obligation that is payable in at least 3 fully amortizing installments over at least 90 days, the term 'fee and interest rate' does not include—

''(i) application or participation fees that in total do not exceed the greater of $30 or, if there is a limit to the credit line, 5 percent of the credit limit, up to $120, if—

''(I) such fees are excludable from the finance charge pursuant to section 106 and regulations issued thereunder;

''(II) such fees cover all credit extended or renewed by the creditor for 12 months; and

''(III) the minimum amount of credit extended or available on a credit line is equal to $300 or more;

''(ii) a late fee charged as authorized by State law and by the agreement that does not exceed either $8 per late payment or $8 per month; or

''(iii) a creditor-imposed insufficient funds fee charged when a borrower tenders payment on a debt with a check drawn on insufficient funds that does not exceed $15.

''(B) ADJUSTMENTS FOR INFLATION.—The Bureau may adjust the amounts of the tolerances established under this paragraph for inflation over time, consistent with the primary goals of protecting consumers and ensuring that the 36-percent fee and interest rate limitation is not circumvented.

''(c) CALCULATIONS.—

''(1) OPEN END CREDIT PLANS.—For an open end credit plan—

''(A) the fee and interest rate shall be calculated each month, based upon the sum of all fees and finance charges described in subsection (b) charged by the creditor during the preceding 1-year period, divided by the average daily balance; and

''(B) if the credit account has been open less than 1 year, the fee and interest rate shall be calculated based upon the total of all fees and finance charges described in subsection (b)(1) charged by the creditor since the plan was opened, divided by the average daily balance, and multiplied by the quotient of 12 divided by the number of full months that the credit plan has been in existence.

''(2) OTHER CREDIT PLANS.—For purposes of this section, in calculating the fee and interest rate, the Bureau shall require the method of calculation of annual percentage rate specified in section 107(a)(1), except that the amount referred to in that section 107(a)(1) as the 'finance charge' shall include all fees, charges, and payments described in subsection (b)(1) of this section.

''(3) ADJUSTMENTS AUTHORIZED.—The Bureau may make adjustments to the calculations in paragraphs (1) and (2), but the primary goals of such adjustment shall be to protect consumers and to ensure that the 36-percent fee and interest rate limitation is not circumvented.

''(d) DEFINITION OF CREDITOR.—As used in this section, the term 'creditor' has the same meaning as in section 702(e) of the Equal Credit Opportunity Act (15 U.S.C. 1691a(e)).

''(e) NO EXEMPTIONS PERMITTED.—The exemption authority of the Bureau under section 105 shall not apply to the rates established under this section or the disclosure requirements under section 127(b)(6).

''(f) DISCLOSURE OF FEE AND INTEREST RATE FOR CREDIT OTHER THAN OPEN END CREDIT PLANS.—In addition to the disclosure requirements under section 127(b)(6), the Bureau may prescribe regulations requiring disclosure of the fee and interest rate established under this section.

''(g) RELATION TO STATE LAW.—Nothing in this section may be construed to preempt any provision of State law that provides greater protection to consumers than is provided in this section.

''(h) CIVIL LIABILITY AND ENFORCEMENT.—In addition to remedies available to the consumer under section 130(a), any payment compensating a creditor or prospective creditor, to the extent that such payment is a transaction made in violation of this section, shall be null and void, and not enforceable by any party in any court or alternative dispute resolution forum, and the creditor or any subsequent holder of the obligation shall promptly return to the consumer any principal, interest, charges, and fees, and any security interest associated with such transaction. Notwithstanding any statute of limitations or repose, a violation of this section may be raised as a matter of defense by recoupment or setoff to an action to collect such debt or repossess related security at any time.

''(i) VIOLATIONS.—Any person that violates this section, or seeks to enforce an agreement made in violation of this section, shall be subject to, for each such violation, 1 year in prison and a fine in an amount equal to the greater of—

''(1) three times the amount of the total accrued debt associated with the subject transaction; or

''(2) $50,000.

''(j) STATE ATTORNEYS GENERAL.—An action to enforce this section may be brought by the appropriate State attorney general in any United States district court or any other court of competent jurisdiction within 3 years from the date of the violation, and such attorney general may obtain injunctive relief.''.

**SEC. 4. DISCLOSURE OF FEE AND INTEREST RATE FOR OPEN END CREDIT PLANS.**

Section 127(b)(6) of the Truth in Lending Act (15 U.S.C. 1637(b)(6)) is amended by striking ''the total finance charge expressed'' and all that follows through the end of the paragraph and inserting ''the fee and interest rate, displayed as 'FAIR', established under section 141.''.

---

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.

Mr. BARRASSO. 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. 2787

*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 ''Grasslands Grazing Act of 2025''.

**SEC. 2. ELIGIBILITY OF NATIONAL GRASSLANDS FOR GRAZING LEASES AND PERMITS.**

(a) IN GENERAL.—Section 402(a) of the Federal Land Policy and Management Act of 1976 (43 U.S.C. 1752(a)) is amended by striking ''lands within National Forests'' and inserting ''National Forest System (as defined in section 11(a) of the Forest and Rangeland Renewable Resources Planning Act of 1974 (16 U.S.C. 1609(a))) land''.

(b) EFFECT.—Nothing in the amendment made by subsection (a) modifies or affects—

(1) the applicability to national grasslands of any provision of the Federal Land Policy and Management Act of 1976 (43 U.S.C. 1701 et seq.) other than section 402 of that Act (43 U.S.C. 1752);

(2) title III of the Bankhead-Jones Farm Tenant Act (7 U.S.C. 1010 et seq.); or

(3) section 11 of the Public Rangelands Improvement Act of 1978 (43 U.S.C. 1907).

---

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.

Mr. PADILLA. Mr. President, I rise today to introduce the Yuhaaviatam of San Manuel Nation Land Exchange Act. This bill would transfer 1.475 acres of land from the Forest Service to the Yuhaaviatam of San Manuel Nation in fee in exchange for 1,460 acres of fee land the Tribe already owns.

The Yuhaaviatam of San Manuel Nation, formerly known as the San Manuel Band of Indians, is a federally recognized Native American Tribe of Serrano people. Their reservation is located in San Bernardino County, CA, and their people have lived in the San Bernardino Mountains and surrounding areas for thousands of years. Today, the Tribe is known for its strong commitment to cultural preservation and philanthropy.

For years, the Tribe has been working toward a land exchange with the Forest Service, which would enable them to acquire lands that were once home to Tribal village known today as Arrowhead Springs. The Tribe has gone through the administrative process to transfer this land, but it has been expensive and time—consuming. That is why I am proud to introduce this legislation to facilitate this land transfer and allow the Tribe to manage their ancestral lands.

I want to thank Senator SCHIFF for cosponsoring this legislation, and I also want to thank Republican Congressman JAY OBERNOLTE for introducing companion legislation in the House. I hope my colleagues will join me in advancing this bill in the Senate.

---

## SUBMITTED RESOLUTIONS

---

### SENATE RESOLUTION 384—AUTHORIZING THE MAJORITY LEADER TO MOVE TO PROCEED TO THE EN BLOC CONSIDERATION OF CERTAIN NOMINATIONS

Mr. LANKFORD submitted the following resolution; which was referred

to the Committee on Rules and Administration:

S. RES. 384

*Resolved,*

**SECTION 1. EN BLOC CONSIDERATION OF CERTAIN NOMINATIONS.**

(a) DEFINITION.—In this section, the term ''covered nomination'' means a nomination to a position that is not a position—

(1) at level I of the Executive Schedule under section 5312 of title 5, United States Code;

(2) as a judge of a district court of the United States;

(3) as a judge of a court of appeals of the United States; or

(4) as Chief Justice of the United States or as an Associate Justice of the Supreme Court of the United States.

(b) AUTHORIZATION.—It shall be in order for the Majority Leader to move to proceed to the en bloc consideration of not more than 15 covered nominations that were reported to the Senate by the same committee of the Senate and placed on the calendar.

(c) CONSIDERATION.—Consideration of a motion to proceed under subsection (b), and the en bloc consideration of the nominations that are the subject of the motion, shall be conducted in the same manner as if it were a motion to proceed to the consideration of a single nomination.

## SENATE RESOLUTION 385—RECOGNIZING SUICIDE AS A SERIOUS PUBLIC HEALTH PROBLEM AND EXPRESSING SUPPORT FOR THE DESIGNATION OF SEPTEMBER AS ''NATIONAL SUICIDE PREVENTION MONTH''

Mr. TILLIS (for himself, Mr. MURPHY, Mr. JUSTICE, Mrs. CAPITO, Mr. BUDD, and Mr. REED) submitted the following resolution; which was referred to the Committee on Health, Education, Labor, and Pensions:

S. RES. 385

Whereas suicide is the 11th leading cause of death in the United States and the second leading cause of death among individuals between 10 and 34 years of age;

Whereas, according to the Centers for Disease Control and Prevention (referred to in this preamble as the ''CDC''), 1 individual in the United States dies by suicide every 11 minutes, resulting in around 49,000 deaths each year in the United States;

Whereas, according to the Department of Veterans Affairs, more than 6,400 veterans die by suicide annually, the equivalent of nearly 18 veteran suicides per day;

Whereas, between 1999 and 2022, the suicide rate in the United States increased by 36 percent from 10.5 suicides for every 100,000 individuals to 14.2 suicides for every 100,000 individuals;

Whereas it is estimated that there are approximately 1,500,000 suicide attempts each year in the United States;

Whereas more than half of individuals who die by suicide did not have a known mental health condition;

Whereas, according to the CDC, many factors contribute to suicide among individuals with and without known mental health conditions, including challenges related to relationships, substance use, physical health, and stress regarding work, money, legal problems, or housing;

Whereas, according to the CDC, suicide results in an estimated $70,000,000,000 each year in combined medical and work-loss costs in the United States; and

Whereas the stigma associated with mental health conditions and suicidality hinders suicide prevention by discouraging at-risk individuals from seeking life-saving help and can further traumatize survivors of suicide loss and individuals with lived experience of suicide: Now, therefore, be it

*Resolved,* That the Senate—

(1) recognizes suicide as a serious and preventable public health problem of the United States and each State;

(2) supports the designation of September as ''National Suicide Prevention Month'';

(3) declares suicide prevention as a priority;

(4) acknowledges that no single suicide prevention program or effort will be appropriate for all populations or communities;

(5) promotes awareness that there is no single cause of suicide; and

(6) supports strategies to increase access to high-quality mental health and suicide prevention services and substance-use disorder treatments.

## AMENDMENTS SUBMITTED AND PROPOSED

SA 3873. Ms. BALDWIN (for herself, Mr. MERKLEY, Ms. HIRONO, Mr. WHITEHOUSE, Mr. HEINRICH, Mrs. GILLIBRAND, Mrs. MURRAY, Mr. SCHATZ, Ms. WARREN, Mr. KIM, Mr. MARKEY, Mr. SCHIFF, Mr. FETTERMAN, Ms. DUCKWORTH, Mr. WYDEN, Mr. BOOKER, Mr. DURBIN, and Mr. VAN HOLLEN) submitted an amendment intended to be proposed by her to the bill S. 2296, 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; which was ordered to lie on the table.

SA 3874. Mr. SCHUMER submitted an amendment intended to be proposed to amendment SA 3748 proposed by Mr. WICKER (for himself and Mr. REED) to the bill S. 2296, supra; which was ordered to lie on the table.

SA 3875. Mr. MERKLEY submitted an amendment intended to be proposed by him to the bill S. 2296, supra; which was ordered to lie on the table.

SA 3876. Ms. CANTWELL submitted an amendment intended to be proposed by her to the bill S. 2296, supra; which was ordered to lie on the table.

SA 3877. Ms. CANTWELL submitted an amendment intended to be proposed by her to the bill S. 2296, supra; which was ordered to lie on the table.

SA 3878. Ms. CANTWELL submitted an amendment intended to be proposed by her to the bill S. 2296, supra; which was ordered to lie on the table.

SA 3879. Ms. CANTWELL submitted an amendment intended to be proposed by her to the bill S. 2296, supra; which was ordered to lie on the table.

SA 3880. Ms. COLLINS (for herself and Ms. DUCKWORTH) submitted an amendment intended to be proposed to amendment SA 3748 proposed by Mr. WICKER (for himself and Mr. REED) to the bill S. 2296, supra; which was ordered to lie on the table.

SA 3881. Mr. KELLY (for himself, Mr. SHEEHY, and Mrs. BRITT) submitted an amendment intended to be proposed to amendment SA 3748 proposed by Mr. WICKER (for himself and Mr. REED) to the bill S. 2296, supra; which was ordered to lie on the table.

SA 3882. Mr. BOOKER submitted an amendment intended to be proposed to amendment SA 3748 proposed by Mr. WICKER (for himself and Mr. REED) to the bill S. 2296, supra; which was ordered to lie on the table.

SA 3883. Mr. BOOKER submitted an amendment intended to be proposed by him to the bill S. 2296, supra; which was ordered to lie on the table.

SA 3884. Mr. BOOKER submitted an amendment intended to be proposed to amendment SA 3748 proposed by Mr. WICKER (for himself and Mr. REED) to the bill S. 2296, supra; which was ordered to lie on the table.

SA 3885. Mr. BOOKER submitted an amendment intended to be proposed by him to the bill S. 2296, supra; which was ordered to lie on the table.

SA 3886. Mr. MCCORMICK submitted an amendment intended to be proposed by him to the bill S. 2296, supra; which was ordered to lie on the table.

SA 3887. Mr. BOOKER submitted an amendment intended to be proposed by him to the bill S. 2296, supra; which was ordered to lie on the table.

## TEXT OF AMENDMENTS

**SA 3873.** Ms. BALDWIN (for herself, Mr. MERKLEY, Ms. HIRONO, Mr. WHITEHOUSE, Mr. HEINRICH, Mrs. GILLIBRAND, Mrs. MURRAY, Mr. SCHATZ, Ms. WARREN, Mr. KIM, Mr. MARKEY, Mr. SCHIFF, Mr. FETTERMAN, Ms. DUCKWORTH, Mr. WYDEN, Mr. BOOKER, Mr. DURBIN, and Mr. VAN HOLLEN) submitted an amendment intended to be proposed by her to the bill S. 2296, 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; which was ordered to lie on the table; as follows:

Strike section 706.

**SA 3874.** Mr. SCHUMER submitted an amendment intended to be proposed to amendment SA 3748 proposed by Mr. WICKER (for himself and Mr. REED) to the bill S. 2296, 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; which was ordered to lie on the table; as follows:

At the end of subtitle E of title III, add the following:

**SEC. 350. PROHIBITION ON DISPLAY OF NAME, IMAGE, OR LIKENESS OF PRESIDENT ON EXTERIOR OF PROPERTY OF DEPARTMENT OF DEFENSE OR NATIONAL NUCLEAR SECURITY ADMINISTRATION.**

(a) IN GENERAL.—Notwithstanding any other provision of law, and except as provided in subsection (b), no property leased, owned, or furnished by the Department of Defense or the National Nuclear Security Administration shall hang or install any exterior signage or banner detailing any name, photo, or likeness of the sitting President.

(b) EXCEPTION.—The prohibition under subsection (a) does not apply to any signage relating to directories, directional and warning stanchions, security equipment signage, temporary sign systems, entrance door codes, building identifications, lobby signage, business center header signs, interior tenant and agency identification, or the interior display of the Presidential portrait.

**SA 3875.** Mr. MERKLEY submitted an amendment intended to be proposed by