

(7) recognizes the important work of urban national wildlife refuges in welcoming racially and ethnically diverse urban communities that were long excluded, including work—

(A) to foster strong new conservation coalitions;

(B) to provide education and employment opportunities to youth;

(C) to improve communities;

(D) to build trust in government; and

(E) to connect individuals with nature;

(8) recognizes the commitment of the National Wildlife Refuge System to engagement, relationships, knowledge-sharing, and co-stewardship of National Wildlife Refuge System lands and waters with Tribes, Alaska Native Corporations, Alaska Native organizations, and the Native Hawaiian community;

(9) acknowledges the role of national wildlife refuges in conserving waterfowl and waterfowl habitat under the Migratory Bird Treaty Act (16 U.S.C. 703 et seq.);

(10) reaffirms the support of the Senate for wildlife conservation and the National Wildlife Refuge System; and

(11) expresses the intent of the Senate—

(A) to continue working to conserve wildlife; and

(B) to support the management by the United States Fish and Wildlife Service of the National Wildlife Refuge System for current and future generations.

AMENDMENTS SUBMITTED AND PROPOSED

SA 3929. Mr. KELLY 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.

SA 3930. Mr. REED (for himself and Ms. WARREN) submitted an amendment intended to be proposed by him to the bill S. 875, to curtail the political weaponization of Federal banking agencies by eliminating reputational risk as a component of the supervision of depository institutions; which was ordered to lie on the table.

SA 3931. Mr. REED (for himself and Ms. WARREN) submitted an amendment intended to be proposed by him to the bill S. 875, supra; which was ordered to lie on the table.

TEXT OF AMENDMENTS

SA 3929. Mr. KELLY 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 B of title VII, add the following:

SEC. 718. NOTIFICATION TO TRICARE BENEFICIARIES OF COVERAGE TRANSITION REQUIREMENTS.

Chapter 55 of title 10, United States Code, is amended by inserting after section 1097d the following new section:

“§ 1097e. TRICARE program: notice of coverage transition requirements

“(a) PROVISION OF NOTICE.—(1) The Secretary shall provide each covered beneficiary with notices of a TRICARE coverage transition requirement that affects the individual.

“(2) The Secretary shall provide notice under paragraph (1) through electronic means.

“(b) TIMING OF NOTICE.—The Secretary shall provide notices to a covered beneficiary under subsection (a)(1) as follows:

“(1) On the date that is one year before the covered beneficiary will experience a TRICARE coverage transition requirement.

“(2) On the date that is 180 days before the covered beneficiary will experience a TRICARE coverage transition requirement.

“(3) On the date that is 30 days before the covered beneficiary will experience a TRICARE coverage transition requirement.

“(c) OUTREACH.—The Secretary shall conduct an outreach and public awareness campaign to inform covered beneficiaries of TRICARE coverage transition requirements, including through the internet website of the TRICARE program, social media, and family readiness groups.

“(d) REPORTS.—Not less frequently than annually, the Secretary shall submit to the congressional defense committees a report on the implementation of this section, including metrics relating to the outreach and public awareness campaign conducted under subsection (c) and any recommendations to improve making covered beneficiaries aware of TRICARE coverage transition requirements.

“(e) TRICARE COVERAGE TRANSITION REQUIREMENT DEFINED.—In this section, the term ‘TRICARE coverage transition requirement’ means a requirement under this chapter for a covered beneficiary to make a different election under the TRICARE program to continue enrollment in the TRICARE program, including by reason of attaining a certain age as described in section 1086(d) or 1110b of this title.”.

SA 3930. Mr. REED (for himself and Ms. WARREN) submitted an amendment intended to be proposed by him to the bill S. 875, to curtail the political weaponization of Federal banking agencies by eliminating reputational risk as a component of the supervision of depository institutions; which was ordered to lie on the table; as follows:

On page 10, line 5, strike “No” and inserting “(a) IN GENERAL.—Except as provided by subsection (b), no”.

On page 11, between lines 10 and 11, insert the following:

(b) EXCEPTIONS.—The prohibition under subsection (a) shall not apply with respect to a depository institution if a Federal banking agency has reasonable cause to believe that the depository institution or an institution-affiliated party (as defined in section 3 of the Federal Deposit Insurance Act (12 U.S.C. 1813)) of that depository institution has engaged, is engaged, or is about to engage in any activity involving—

(1) Hamas, Hizbollah, Palestinian Islamic Jihad, the Al-Aqsa Martyrs Brigade, or Ansarallah;

(2) Tren de Aragua, Mara Salvatrucha (MS-13), Cártel de Sinaloa, Cártel de Jalisco Nueva Generación, Cártel del Noreste (formerly Los Zetas), La Nueva Familia Michoacana, Cártel de Golfo (Gulf Cartel), or Cárteles Unidos;

(3) any other organization designated as—
(A) a foreign terrorist organization under section 219 of the Immigration and Nationality Act (8 U.S.C. 1189); or

(B) a specially designated global terrorist organization pursuant to Executive Order 13224 (50 U.S.C. 1701 note; relating to blocking property and prohibiting transactions with persons who commit, threaten to commit, or support terrorism), as amended before, on, or after the date of the enactment of this Act;

(4) the government of Iran, North Korea, Syria, the Russian Federation, or any other country the government of which the Secretary of State has determined has repeatedly provided support for acts of international terrorism (commonly referred to as a “state sponsor of terrorism”), for purposes of—

(A) section 1754(c)(1)(A)(i) of the Export Control Reform Act of 2018 (50 U.S.C. 4813(c)(1)(A)(i));

(B) section 620A of the Foreign Assistance Act of 1961 (22 U.S.C. 2371);

(C) section 40(d) of the Arms Export Control Act (22 U.S.C. 2780(d)); or

(D) any other provision of law;

(5) any person that is an agent for, or does business with, any entity described in paragraph (2), (3), or (4);

(6) any person who may be involved in soliciting sex from minors or in sex trafficking;

(7) any other illicit conduct involving a transnational criminal organization, drug trafficking organization, or money laundering organization; or

(8) any other illicit finance, criminal activity, or a threat to the national security of the United States.

SA 3931. Mr. REED (for himself and Ms. WARREN) submitted an amendment intended to be proposed by him to the bill S. 875, to curtail the political weaponization of Federal banking agencies by eliminating reputational risk as a component of the supervision of depository institutions; which was ordered to lie on the table; as follows:

Strike all after the enacting clause and insert the following:

SECTION 1. REQUIREMENTS FOR DEPOSIT ACCOUNTS.

(a) SENSE OF CONGRESS.—It is the sense of Congress that—

(1) appropriate Federal banking agencies have a duty to ensure that the depository institutions supervised by those agencies—

(A) are operating in a safe and sound manner; and

(B) have processes and procedures in place to identify fraudulent or illegal activity, whether activity occurs at a depository institution or through vendors or customers with which a depository institution has a relationship;

(2) the duty described in paragraph (1) rests on laws and regulations, not on personal beliefs or political motivations;

(3) undue pressure and coercion designed to restrict access to financial services for lawful businesses have no place at any appropriate Federal banking agency;

(4) depository institutions should provide banking services in the communities in which those institutions serve while carrying out customer identification, risk-based customer diligence, and suspicious activity monitoring and reporting obligations under subchapter II of chapter 53 of title 31, United States Code (referred to in this section as the “Bank Secrecy Act”), with respect to the customers of those institutions;

(5) despite the fact that individual customers of depository institutions within broader customer categories present varying degrees of risk, all depository institutions should take a risk-based approach in assessing individual customer relationships rather

than decline to provide banking services to categories of customers without regard to the risks presented by an individual customer or the ability of the depository institution to manage the risk;

(6) depository institutions that properly manage customer relationships and risks are neither prohibited nor discouraged from providing services to customers that are operating in compliance with applicable Federal and State law; and

(7) each depository institution is responsible for determining whether providing services to any particular customer is consistent with the business plan, risk profile, and management capabilities of the depository institution.

(b) CONDITIONS FOR TERMINATION.—

(1) IN GENERAL.—An appropriate Federal banking agency may not request or require a depository institution to terminate a specific deposit account or group of deposit accounts, unless—

(A) there is a valid reason for that request or requirement, as described in paragraph (2); and

(B) reputational risk is not the dispositive factor for that request or requirement.

(2) VALID REASONS.—

(A) IN GENERAL.—To establish a valid reason for a request or requirement under paragraph (1), the appropriate Federal banking agency shall document that valid reason, which may include that the agency has reasonable cause to believe that the applicable depository institution or any institution-affiliated party has engaged, is engaged, or is about to engage in—

(i) an unsafe or unsound practice in conducting business;

(ii) a violation of an applicable law, rule, regulation, order, condition imposed in writing, formal or informal enforcement action, or written agency guidance, which shall include the priorities for anti-money laundering and countering the financing of terrorism policy established by the Secretary of the Treasury under section 5318(h)(4) of title 31, United States Code, or otherwise operating in a manner that is inconsistent with requirements of the Bank Secrecy Act; or

(iii) any activity, conduct, or condition that could lead to, or has led to, the issuance of a matter requiring attention, a matter requiring immediate attention, a matter requiring board attention, a document of resolution, or a supervisory recommendation.

(B) TREATMENT OF NATIONAL SECURITY AND ILLICIT FINANCE THREATS.—If an appropriate Federal banking agency has reasonable cause to believe that a specific customer or group of customers is, or is acting for or on behalf of, an entity that—

(i) poses a threat to national security;

(ii) is involved in terrorist or other illicit financing;

(iii) is an agent of the Government of Iran, North Korea, Syria, the People's Republic of China, the Russian Federation, or any country listed on the State Sponsors of Terrorism list;

(iv) is in, or is subject to the jurisdiction of, any country listed on the State Sponsors of Terrorism list;

(v) does business with any entity described in clause (iii) or (iv), unless the appropriate Federal banking agency determines that the customer or group of customers has conducted due diligence to avoid doing business with any entity described in clause (iii) or (iv); or

(vi) is engaged in—

(I) any other illicit conduct directly or indirectly supporting a transnational criminal organization, drug trafficking organization, or money laundering organization; or

(II) any other criminal activity,

such belief shall satisfy the conditions permitting action by the appropriate Federal banking agency under paragraph (1).

(c) NOTICE REQUIREMENT.—If an appropriate Federal banking agency requests or requires a depository institution to terminate a specific deposit account or a group of deposit accounts under subsection (b), the agency shall—

(1) provide such request or requirement to the institution in writing; and

(2) accompany such request or requirement with the valid reason for the request or requirement, as described in subsection (b)(2).

(d) CUSTOMER NOTICE.—

(1) NOTICE REQUIRED.—Except as provided in paragraph (2), or as otherwise prohibited from disclosure by law, if an appropriate Federal banking agency requests or requires a depository institution to terminate a deposit account under subsection (b), the depository institution shall notify in writing the specific customer or group of customers, the deposit account of which is being terminated, of the valid reason for that termination, as determined under subsection (b)(2).

(2) NOTICE PROHIBITED.—

(A) NOTICE PROHIBITED IN CASES OF NATIONAL SECURITY AND LAW ENFORCEMENT INVESTIGATIONS.—

(i) IN GENERAL.—Neither a depository institution nor an appropriate Federal banking agency may provide the applicable customer or group of customers with the notice required under paragraph (1) if—

(I) a Federal law enforcement agency or an element of the intelligence community advises the depository institution or the appropriate Federal banking agency that the notice—

(aa) may interfere with a matter of national security;

(bb) involves a matter described in subsection (b)(2)(B); or

(cc) may interfere with a law enforcement investigation, criminal prosecution, or civil action brought by a government agency; or

(II) the depository institution or appropriate Federal banking agency knows or should know that, with respect to that customer or group of customers, a criminal prosecution or a law enforcement investigation is pending.

(ii) CONSULTATION AND RECOMMENDATIONS.—An appropriate Federal banking agency and depository institution shall consult with, and follow the recommendations of, a Federal law enforcement agency or element of the intelligence community, as applicable, regarding whether the notice described in paragraph (1) is required under that paragraph or prohibited under clause (i) of this subparagraph.

(B) NOTICE PROHIBITED IN OTHER CASES.—If an appropriate Federal banking agency requests or requires a depository institution to terminate a specific deposit account or a group of deposit accounts under subsection (b), neither the depository institution nor the appropriate Federal banking agency may notify the customer or group of customers of the justification for that action, if—

(i) that notice may—

(I) disclose the existence of a report on suspicious transactions filed under section 5318(g) of title 31, United States Code; or

(II) reveal confidential supervisory information or a concern of an appropriate Federal banking agency relating to an internal control of a depository institution; or

(ii) the appropriate Federal banking agency has reasonable cause to believe that the depository institution or any institution-affiliated party has engaged, is engaged, or is about to engage in—

(I) a violation of an applicable law, rule, regulation, order, enforcement action, condi-

tion imposed in writing, or formal or informal written agency guidance; or

(II) an unsafe or unsound banking practice relating to that customer or group of customers.

(e) REPORTING REQUIREMENT.—Each appropriate Federal banking agency shall—

(1) submit to the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Financial Services of the House of Representatives an annual report stating—

(A) the aggregate number of specific deposit accounts that the agency requested that a depository institution terminate, or required a depository institution to terminate, during the previous year; and

(B) the legal authority on which the agency relied in making each request and requirement under subparagraph (A) and the frequency on which the agency relied on each such authority; and

(2) before submitting each report required under paragraph (1), provide the Inspector General of the agency with an opportunity to conduct an evaluation or review of the activity described in that report, which the Inspector General shall submit to the committees described in paragraph (1) concurrently with the submission of the report under paragraph (1).

(f) BIENNIAL FDIC AND NCUA SURVEY ON ACCESS TO DEPOSIT ACCOUNTS BY SMALL AND MEDIUM-SIZED BUSINESSES.—

(1) IN GENERAL.—The Federal Deposit Insurance Corporation and the National Credit Union Administration shall conduct a biennial survey on the efforts of depository institutions to provide greater access to deposit accounts to small and medium-sized businesses that may have encountered difficulties in accessing or maintaining deposit accounts.

(2) CONSIDERATIONS.—In conducting each survey required under paragraph (1), the Federal Deposit Insurance Corporation and the National Credit Union Administration shall consider what issues and barriers most frequently prevent small and medium-sized businesses from accessing or maintaining deposit accounts that are necessary to operate those businesses.

(g) RULE OF CONSTRUCTION.—Nothing in this section may be construed to limit or restrict the authority of an appropriate Federal banking agency to—

(1) identify or discuss potential supervisory findings with the staff or management of a depository institution, including findings involving financial condition, governance, consumer protection, internal controls, or unsafe or unsound conditions; or

(2) identify or discuss deficiencies in compliance or risks associated with the Bank Secrecy Act, including anti-money laundering or countering the financing of terrorism practices.

(h) DEFINITIONS.—In this section:

(1) APPROPRIATE FEDERAL BANKING AGENCY.—The term “appropriate Federal banking agency” means—

(A) the appropriate Federal banking agency, as defined in section 3 of the Federal Deposit Insurance Act (12 U.S.C. 1813); and

(B) the National Credit Union Administration, in the case of an insured credit union, as defined in section 101 of the Federal Credit Union Act (12 U.S.C. 1752).

(2) DEPOSITORY INSTITUTION.—The term “depository institution” means—

(A) a depository institution, as defined in section 3 of the Federal Deposit Insurance Act (12 U.S.C. 1813); and

(B) an insured credit union, as defined in section 101 of the Federal Credit Union Act (12 U.S.C. 1752).

(3) INTELLIGENCE COMMUNITY.—The term “intelligence community” has the meaning

given the term in section 3 of the National Security Act of 1947 (50 U.S.C. 3003).

AUTHORITY FOR COMMITTEES TO MEET

Mr. THUNE. Mr. President, I have four requests for committees to meet during today's session of the Senate. They have the approval of the Majority and Minority Leaders.

Pursuant to rule XXVI, paragraph 5(a), of the Standing Rules of the Senate, the following committees are authorized to meet during today's session of the Senate:

COMMITTEE ON ARMED SERVICES

The Committee on Armed Services is authorized to meet during the session of the Senate on Thursday, October 9, 2025, at 9:30 a.m., to conduct a hearing on a nomination.

COMMITTEE ON HEALTH, EDUCATION, LABOR, AND PENSIONS

The Committee on Health, Education, Labor, and Pensions is authorized to meet during the session of the Senate on Thursday, October 9, 2025, at 9:50 a.m., to conduct a hearing on nominations.

COMMITTEE ON HEALTH, EDUCATION, LABOR, AND PENSIONS

The Committee on Health, Education, Labor, and Pensions is authorized to meet during the session of the Senate on Thursday, October 9, 2025, at 10 a.m., to conduct a hearing.

COMMITTEE ON THE JUDICIARY

The Committee on the Judiciary is authorized to meet during the session of the Senate on Thursday, October 9, 2025, at 10:15 a.m., to conduct an executive business meeting.

PRIVILEGES OF THE FLOOR

Ms. MURKOWSKI. Mr. President, I ask unanimous consent that privileges of the floor be granted to my congressional fellows and interns for the remainder of this Congress. They are Mary Horton, Kathleen Song, Valerie Hines, and Michael Notti.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. THUNE. Mr. President, I ask unanimous consent that Terry Miller, a defense fellow in my office, be granted floor privileges until October 10, 2025.

The PRESIDING OFFICER. Without objection, it is so ordered.

RESOLUTIONS SUBMITTED TODAY

Mr. HOEVEN. Mr. President, I ask unanimous consent that the Senate proceed to the en bloc consideration of the following resolutions, which were submitted earlier today: S. Res. 446, 250th Navy Birthday; S. Res. 447, Ataxia Awareness Day; S. Res. 448, Energy Efficiency Day.

There being no objection, the Senate proceeded to consider the resolutions en bloc.

Mr. HOEVEN. I ask unanimous consent that the resolutions be agreed to,

the preambles be agreed to, and the motions to reconsider be considered made and laid upon the table, all en bloc.

The resolutions were agreed to.

The preambles were agreed to.

(The resolutions, with their preambles, are printed in today's RECORD under "Submitted Resolutions.")

RECOGNIZING THE 250TH ANNIVERSARY OF THE POSTAL SERVICE OF THE UNITED STATES

Mr. HOEVEN. Mr. President, I ask unanimous consent that the Homeland Security and Governmental Affairs Committee be discharged from further consideration and the Senate proceed to S. Res. 337.

The PRESIDING OFFICER. The clerk will report the resolution by title.

The legislative clerk read as follows:

A resolution (S. Res. 337) recognizing the 250th anniversary of the postal service of the United States.

There being no objection, the committee was discharged, and the Senate proceeded to consider the resolution.

Mr. HOEVEN. I know of no further debate on the resolution.

The PRESIDING OFFICER. Is there further debate?

Hearing none, the question is on adoption of the resolution.

The resolution (S. Res. 337) was agreed to.

Mr. HOEVEN. I ask unanimous consent that the preamble be agreed to and that the motions to reconsider be considered made and laid upon the table.

The PRESIDING OFFICER. Without objection, it is so ordered.

The preamble was agreed to.

(The resolution, with its preamble, is printed in the RECORD of July 24, 2025, under "Submitted Resolutions.")

OSCAR J. UPHAM POST OFFICE

Mr. HOEVEN. Mr. President, I ask unanimous consent that the Committee on Homeland Security and Governmental Affairs be discharged from further consideration of S. 2283 and the Senate proceed to its immediate consideration.

The PRESIDING OFFICER. Without objection, it is so ordered.

The clerk will report the bill by title.

The legislative clerk read as follows:

A bill (S. 2283) to designate the facility of the United States Postal Service located at 201 West Oklahoma Avenue in Guthrie, Oklahoma, as the "Oscar J. Upham Post Office".

There being no objection, the committee was discharged, and the Senate proceeded to consider the bill.

Mr. HOEVEN. I ask unanimous consent that the bill be considered read a third time and passed and the motion to reconsider be considered made and laid upon the table.

The PRESIDING OFFICER. Without objection, it is so ordered.

The bill (S. 2283) was ordered to be engrossed for a third reading, was read the third time, and passed as follows:

S. 2283

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. OSCAR J. UPHAM POST OFFICE.

(a) DESIGNATION.—The facility of the United States Postal Service located at 201 West Oklahoma Avenue in Guthrie, Oklahoma, shall be known and designated as the "Oscar J. Upham Post Office".

(b) REFERENCES.—Any reference in a law, map, regulation, document, paper, or other record of the United States to the facility referred to in subsection (a) shall be deemed to be a reference to the "Oscar J. Upham Post Office".

UNIFORMED SERVICES LEAVE PARITY ACT

Mr. HOEVEN. Mr. President, I ask unanimous consent that the Senate proceed to the immediate consideration of Calendar No. 151, S. 1440.

The PRESIDING OFFICER. The clerk will report the bill by title.

The legislative clerk read as follows:

A bill (S. 1440) to amend title II of the Public Health Service Act to include as an additional right or privilege of commissioned officers of the Public Health Service (and their beneficiaries) certain leave provided under title 10, United States Code to commissioned officers of the Army (or their beneficiaries).

There being no objection, the Senate proceeded to consider the bill, which had been reported from the Committee on Health, Education, Labor, and Pensions.

Mr. HOEVEN. I ask unanimous consent that the bill be considered read a third time and passed and that the motion to reconsider be considered made and laid upon the table.

The PRESIDING OFFICER. Without objection, it is so ordered.

The bill (S. 1440) was ordered to be engrossed for a third reading, was read the third time, and passed, as follows:

S. 1440

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 "Uniformed Services Leave Parity Act".

SEC. 2. APPLICATION OF LEAVE PROVISIONS FOR MEMBERS OF THE ARMED FORCES TO MEMBERS OF THE PUBLIC HEALTH SERVICE.

(a) IN GENERAL.—Section 221(a) of the Public Health Service Act (42 U.S.C. 213a(a)) is amended by adding at the end the following: "(22) Chapter 40, Leave."

(b) CONFORMING REPEAL.—Section 219 of the Public Health Service Act (42 U.S.C. 210-1) is repealed.

EMPLOYEE OWNERSHIP REPRESENTATION ACT OF 2025

Mr. HOEVEN. Mr. President, I ask unanimous consent that the Senate proceed to the immediate consideration of Calendar No. 157, S. 1728.

The PRESIDING OFFICER. The clerk will report the bill by title.