the savings and loan industry across the country from too lax supervision and too lax management of these institutions. In both large banks like the famous Continental Illinois failure in Chicago to some of the large thrifts, the government chose to keep banks open rather than closing them by essentially taking a note back called open bank assistance. It essentially increased the losses to the taxpayers.

After the resolution of the savings and loan bank crisis and all the other related bank failures of the 1980s and very early 1990s, the government said, look, this is out of hand, and we want to enforce a least cost resolution process when a bank fails, meaning we don't want to lose more money after the closing by trying to keep these banks open.

So they offered this ability that whoever paid the highest price, thus the least cost to the taxpayers, was the winner, which is good policy. However, now it is 30 years later, and the largest banks in the country, as outlined by the gentleman from Massachusetts (Mr. LYNCH), have a disproportionate ability to bid $1 more and thus be the least cost to the taxpayer—or maybe after the last debate one penny more—and be the least cost to the taxpayer. That means that it is very hard to compete with them.

What the gentleman from Massachusetts (Mr. LYNCH) has proposed is let us have more bidding for those failed banks by crafting a process that is transparent that Congress oversees, Congress outlines the guardrails, where smaller banks could team up with other capital sources and bid for one of those failed banks and end up being in a much more competitive process. What the government gets is a more diversified, more competitive banking system instead of the default winner being one of the big five existing financial institutions.

I thank the gentleman from Massachusetts (Mr. LYNCH) for his work on this legislation. I thank Chairman BARR of our Financial Institutions Subcommittee and Ranking Member WATERS for bringing our bipartisan team together on the committee in advancing this bill.

Mr. Speaker, I urge Members on both sides of the aisle to vote ''yes'' on this measure. I reserve the balance of my time.

Mr. LYNCH. Mr. Speaker, I yield myself the balance of my time.

Let me first of all thank Chairman HILL for his kind remarks and his astute observations on the circumstances that have brought us to this point. I will add that I believe this morning it was announced that JPMorganChase, which was the benefactor of this previous transaction, is now approaching $5 trillion in assets. That is indeed remarkable. Their market cap is about a trillion dollars, as well.

I think this legislation does point to that loophole that allows megabanks to acquire failing banks even when other eligible, well-managed small and midsize banks have submitted competing bids improving community and regional bank competitiveness and preventing further consolidation among our largest financial institutions.

Again, I urge my colleagues to support this bill, and I yield back the balance of my time.

Mr. HILL of Arkansas. Mr. Speaker, I urge a ''yes'' vote on the bill. I appreciate the work on both sides of the aisle, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Arkansas (Mr. HILL) that the House suspend the rules and pass the bill, H.R. 6556, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

CONTINUATION OF THE NATIONAL EMERGENCY WITH RESPECT TO SIGNIFICANT TRANSNATIONAL CRIMINAL ORGANIZATIONS—MESSAGE FROM THE PRESIDENT OF THE UNITED STATES (H. DOC. NO. 119–172)

The SPEAKER pro tempore laid before the House the following message from the President of the United States; which was read and, together with the accompanying papers, referred to the Committee on Foreign Affairs and ordered to be printed:

To the Congress of the United States:

Section 202(d) of the National Emergencies Act (50 U.S.C. 1622(d)) provides for the automatic termination of a national emergency unless, within 90 days prior to the anniversary date of its declaration, the President publishes in the *Federal Register* and transmits to the Congress a notice stating that the emergency is to continue in effect beyond the anniversary date. In accordance with this provision, I have sent to the *Federal Register* for publication the enclosed notice stating that the national emergency with respect to significant transnational criminal organizations declared in Executive Order 13581 of July 24, 2011, under which additional steps were taken in Executive Order 13863 of March 15, 2019, is to continue in effect beyond July 24, 2026.

The activities of significant transnational criminal organizations have reached such scope and gravity that they threaten the stability of international political and economic systems. Such organizations are becoming increasingly sophisticated and dangerous to the United States; they are increasingly entrenched in the operations of foreign governments and the international financial system, thereby weakening democratic institutions, degrading the rule of law, and undermining economic markets. These organizations facilitate and aggravate violent civil conflicts and increasingly facilitate the activities of other dangerous persons.

Significant transnational criminal organizations continue to pose an unusual and extraordinary threat to the national security, foreign policy, and economy of the United States. Therefore, I have determined that it is necessary to continue the national emergency with respect to significant transnational criminal organizations declared in Executive Order 13581.

DONALD J. TRUMP.

THE WHITE HOUSE, *July 13, 2026*.

□ 1520

PROTECTING PRIVACY IN PURCHASES ACT

Mr. HILL of Arkansas. Mr. Speaker, pursuant to House Resolution 1423, I call up the bill (H.R. 1181) to prohibit payment card networks and covered entities from requiring the use of or assigning merchant category codes that distinguish a firearms retailer from general-merchandise retailer or sporting-goods retailer, and for other purposes, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The SPEAKER pro tempore. Pursuant to House Resolution 1423, the amendment in the nature of a substitute recommended by the Committee on Financial Services printed in the bill is adopted, and the bill, as amended, is considered read.

The text of the bill, as amended, is as follows:

H.R. 1181

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 Privacy in Purchases Act''.

SEC. 2. DISTINGUISHING FIREARM RETAILERS PROHIBITED.

(a) PROHIBITIONS RELATING TO MERCHANT CATEGORY CODES.—

(1) FOR PAYMENT CARD NETWORKS.—A payment card network may not require—

(A) a firearms retailer to use a merchant category code that—

(i) is used only or primarily for firearms retailers; or

(ii) identifies such retailer as engaged in the business of selling firearms, ammunition, accessories of firearms, or components of firearms; or

(B) a covered entity to assign a merchant category code that is used only or primarily for firearms retailers or that identifies a firearms retailer as engaged in the business of selling firearms.

(2) FOR COVERED ENTITIES.—A covered entity may not assign to a firearms retailer any merchant category code that is used only or primarily for firearms retailers or that identifies such retailer as engaged in the business of selling firearms, ammunition, accessories of firearms, or components of firearms.

(b) ENFORCEMENT.—

(1) IN GENERAL.—The Attorney General shall enforce this section and shall, not later than 90 days after the date of the enactment of this section, establish a process for individuals, including firearms retailers, to submit complaints relating to alleged violations of this section.

(2) INVESTIGATION.—The Attorney General shall investigate any complaint received through the processes established by the Attorney General under paragraph (1).

(3) WRITTEN NOTICE.—If the Attorney General determines, after conducting an investigation under paragraph (2), that a payment card network or covered entity has violated this section, the Attorney General shall send a written notice of such violation to such payment card network or covered entity that requires the payment card network or covered entity to remedy the violation not later than 30 days after the date on which the payment card network or covered entity receives such notice.

(4) INJUNCTION.—

(A) IN GENERAL.—If a payment card network or covered entity does not remedy a violation within 30 days of receiving a written notice under paragraph (3), the Attorney General may bring an action in Federal court to enjoin the violating behavior.

(B) NO PRIVATE RIGHT OF ACTION.—This Act does not create a private right of action.

(c) PREEMPTION.—

(1) IN GENERAL.—Any law of a State or local government regulating the assignment, use, or disclosure of merchant category codes that are used only or primarily for firearms retailers or that identifies a retailer as engaged in the business of selling firearms, ammunition, accessories of firearms, or components of firearms is hereby preempted.

(2) LIMITATION.—Notwithstanding paragraph (1), nothing in this Act may be construed to prevent a payment card network or a covered entity from complying with any Federal, State, or local law or regulations related to dispute processing, fraud, compliance management, or protecting transaction integrity from concerns related to illegal or suspicious activities, data breaches, or cyber risks.

(d) REPORT.—The Attorney General shall, each year, submit a report to the Congress that—

(1) identifies the number of investigations undertaken by the Attorney General under subsection (b);

(2) includes a summary of such investigations and their disposition; and

(3) provides any available data and analysis that relates to the effectiveness of this Act.

(e) DEFINITIONS.—In this Act:

(1) AMMUNITION.—The term ''ammunition'' has the meaning given the term in section 921(a)(17)(A) of title 18, United States Code.

(2) COVERED ENTITY.—The term ''covered entity'' means any entity that—

(A) has on the date of the enactment of this section, or establishes after the date of the enactment of this section, a relationship with a merchant for the purposes of processing credit, debit, or prepaid transactions; or

(B) has on the date of the enactment of this section, or establishes after the date of the enactment of this section, a relationship with an entity that establishes a relationship with a merchant for the purposes of processing credit transactions, debit transactions, or prepaid transactions.

(3) FIREARM.—The term ''firearm'' means—

(A) a ''firearm'' as such term is defined in section 921(a)(3) of title 18, United States Code;

(B) a ''shotgun'' as such term is defined in section 921(a)(5) of title 18, United States Code;

(C) a ''rifle'' as such term is defined in section 921(a)(7) of title 18, United States Code;

(D) an ''antique firearm'' as such term is defined in section 921(a)(16) of title 18, United States Code;

(E) a ''semiautomatic rifle'' as such term is defined in section 921(a)(29) of title 18, United States Code; and

(F) a ''handgun'' as such term is defined in section 921(a)(30) of title 18, United States Code.

(4) FIREARMS RETAILER.—The term ''firearms retailer'' means a person, entity, or retail location physically located in the United States that is engaged in the business of selling or trading—

(A) firearms;

(B) ammunition;

(C) accessories of firearms; or

(D) components of firearms.

(5) MERCHANT CATEGORY CODE.—The term ''merchant category code'' means a multi-digit code, issued by the International Organization for Standardization, for the purposes of enabling the classification of merchants into specific categories based on the type of business, trade, or services supplied.

(6) PAYMENT CARD NETWORK.—The term ''payment card network'' means an entity that directly or through a network participant, processor, or agent provides proprietary services, infrastructure, software, or hardware used to authorize, clear and settle credit, debit, or prepaid transactions.

The SPEAKER pro tempore. The bill, as amended, shall be debatable for 1 hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their respective designees.

The gentleman from Arkansas (Mr. HILL) and the gentlewoman from California (Ms. WATERS) each will control 30 minutes.

The Chair recognizes the gentleman from Arkansas (Mr. HILL).

GENERAL LEAVE

Mr. HILL of Arkansas. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days to revise and extend their remarks and include extraneous material on this measure.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Arkansas?

There was no objection.

Mr. HILL of Arkansas. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in support of Mr. MOORE's Protecting Privacy in Purchases Act.

Financial privacy is fundamental to consumer trust and confidence in our financial system. As technology continues to transform financial services, protecting Americans' financial privacy remains an essential part of Congress' oversight role.

Merchant category codes were designed to help process transactions, not create mechanisms for tracking or categorizing lawful purchases. Maintaining trust in the payment system requires clear safeguards to ensure that these tools are used for commerce, not consumer surveillance.

H.R. 1181 establishes those safeguards by preventing payment card networks and processors from using merchant category codes to target firearms retailers and their customers. The Protecting Privacy in Purchases Act provides important protections for consumers by preventing the misuse of payment systems to monitor lawful purchasing activity.

Consumers should not have to sacrifice their financial privacy in order to participate in our modern economy. Protecting financial privacy helps reinforce confidence in the institutions and infrastructure that our payment systems operate around.

Americans should be able to participate in the economy with confidence that their lawful transactions are simply being processed, not tracked or categorized or scrutinized beyond what is never necessary to essentially facilitate the payment. This bill helps preserve the integrity of that payment system by keeping it focused on facilitating commerce and efficient movement of funds.

Importantly, this bill does not interfere with any existing law enforcement authorities, anti-money laundering requirements, fraud prevention efforts, or other obligations designed to protect consumers and safeguard our financial system.

H.R. 1181 is a commonsense measure that simply safeguards financial privacy while maintaining the integrity of our Nation's payment network.

I urge all my colleagues to support the legislation, and I reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I strongly oppose this bill because it limits efforts to detect and investigate gun violence and acts of terrorism.

Before I discuss the bill, let's start with a few sobering statistics:

46,000 Americans die from gun violence every year. That comes out to an average of more than 125 Americans losing their life each day due to gun violence.

Of course, America is unusual in this regard. Americans are 26 times more likely to be shot and killed than if you lived in any other high-income country.

Nearly one in five Americans say they have personally witnessed someone shot.

In the past decade, more than 1.2 million Americans have been shot, with more than 400,000 who died from gun violence. For many who survive a gunshot, they may still suffer a lifetime of devastating consequences.

Most of these data points come from GIFFORDS, a gun violence prevention group set up by our former colleague in the House, Gabby Giffords. Of course, she herself was shot when she served as a Congresswoman, and she later set up the group following the Sandy Hook Elementary mass shooting when 20 children and 6 educators lost their lives.

Now, a few States, including California, New York, and Colorado, have taken action to require payment card networks to use a merchant category code, or an MCC, to distinguish firearms retailers from other types of retailers.

Many different types of retailers have unique MCC codes, including florists, barbershops, art dealers, automotive tire shops, and even candy stores. While these merchant codes don't reveal what individual goods are purchased, they can indicate an unusually large purchase at a type of business that might reveal a risk. This information could help law enforcement track suspicious purchases and prevent even more gun violence.

Leading gun safety groups, including Brady, Community Justice, Everytown for Gun Safety, GIFFORDS, Guns Down America, and Newtown Action Alliance, sent the House a letter to urge Members to vote ''no'' on this harmful legislation.

In the letter that was sent to me, they said: ''We write in strong opposition to H.R. 1181, the Protecting Privacy in Purchases Act. This bill would make it easier for mass shooters, gun traffickers, and even terrorists to abuse our financial systems to stockpile firearms and ammunition undetected.''

They go on to note that between 2007 and 2018, credit cards were used to finance at least eight major mass shootings. One of these included the shooting at Pulse nightclub in Orlando, Florida, where 49 people were killed and nearly 60 more were injured a decade ago last month, in June 2016.''

Now, listen to this: Just days before the shooter opened fire, his internet search history included the terms ''credit card unusual spending,'' ''FBI,'' and ''why banks stop your purchases.''

He had opened six new credit card accounts in the 8 months prior, and 12 days before the shooting, he spent more than $26,000 on things like a rifle, a semiautomatic pistol, several large magazines, and thousands of rounds of ammunition. Before this, his average monthly spending on his single card was $1,500.

None of the credit card operators, payment processors, or banks were alerted to the types of transactions being undertaken, and they did not notify law enforcement officials about these purchases.

We don't know for sure, but had these MCC codes been in place for gun shops back then, a financial institution would have been empowered to report these suspicious credit card purchases to law enforcement.

□ 1530

Americans are tired of the senseless gun violence and want Congress to do something to curb it.

Unfortunately, this bill goes in the opposite direction and would implement a ban on such merchant reporting on the Federal level and would literally preempt existing State laws like those in California, New York, and Colorado.

Mr. Speaker, I urge my colleagues to vote ''no'' on this bill, and I reserve the balance of my time.

Mr. HILL of Arkansas. Mr. Speaker, I yield 5 minutes to the gentleman from West Virginia (Mr. MOORE), who is the sponsor of this bill.

Mr. MOORE of West Virginia. Mr. Speaker, I rise in support of my bill, H.R. 1181, the Protecting Privacy in Purchases Act. My bill preserves two fundamental rights: the right to privacy and the right to bear arms. Americans should not be forced to disclose to payment processors when they buy firearms.

The bill preserves Americans' rights by prohibiting the creation of a separate merchant category code for firearms. This would, of course, become a de facto gun registry. The bill also preempts harmful State laws and gives the Attorney General authority to take any bank or payment processor that assigns or requires a separate code to Federal court.

For too long, the American people have had their rights undermined by the radical left. The bill's premise is simple: no gun registries, period. In fact, this very body has twice prohibited these unjust registries, once in 1986 and again in 1993, to prohibit the left from destroying Americans' rights.

However, the gun-grabbing left never stops trying. In 2021, the progressive Amalgamated Bank lobbied the International Organization for Standardization to create a separate merchant category code for firearm retailers to advance a backdoor gun registry. Previously, these retailers had always been accurately categorized as miscellaneous retail stores or sporting goods stores.

Amalgamated Bank was hell-bent on tracking firearm purchases. It pressured a faceless, unaccountable, foreign standards body in Geneva to stand up a new merchant category code explicitly targeting American gun owners and American businesses. When I was State treasurer in West Virginia, we said ''no'' to the gun-grabbing progressive bank partnering with a European NGO destroying American rights.

Under my leadership as State treasurer, West Virginia enacted one of the first bans on separate merchant category codes for firearms retailers, protecting the privacy of our State's gun owners. Nineteen States after that followed suit.

However, a patchwork of State regulations is not enough. California, Colorado, and New York currently mandate that firearm stores have a separate merchant category code, creating a de facto registry in some of the most populous States in our country. This cannot be allowed to stand. We have already seen the Biden administration pressure financial institutions to hand over data on their customers. A private database of gun owners falling into the hands of a future anti-gun administration is a threat that we cannot accept.

Our God-given right to own a firearm does not stop at the border of blue States.

Mr. Speaker, I thank my colleagues, Representatives BARR and HUDSON, for their work on this bill. I also thank Chairman HILL for getting it across the finish line. I also thank Representative STEFANIK for her leadership on this issue.

These are our God-given rights, spelled out in our Constitution, and we proudly exercise them. We will not allow an elitist bank partnered with a foreign, faceless bureaucracy to rob Americans of their right to protect themselves. In West Virginia, we don't ask permission to protect ourselves and our families, and no American should ever have to wonder whether buying a firearm will land them on a government watch list. Privacy and gun ownership go hand in hand.

Mr. Speaker, I urge my colleagues to vote ''yes.''

Ms. WATERS. Mr. Speaker, I yield 2 minutes to the gentleman from California (Mr. THOMPSON), who is a leader in this Congress against gun violence.

Mr. THOMPSON of California. Mr. Speaker, I thank the gentlewoman for yielding.

Mr. Speaker, I rise in opposition to H.R. 1181, a bill which makes it harder to catch criminals and makes our communities less safe.

Today, under current law, financial institutions are required to report suspicious transactions to law enforcement. They do this every day, and that helps catch human traffickers. These alerts give law enforcement leads that uncover human trafficking rings and evidence that help put these bad guys away.

The bill on the floor today blocks States from using this same process to flag suspicious firearms transactions to uncover gun trafficking rings.

Many gun traffickers don't buy guns like responsible gun owners, and once guns are trafficked, we know bad things happen.

Approximately 60 percent of trafficked guns are delivered to convicted felons. The felons who seek out and obtain trafficked firearms are the people who pose the greatest risk to everyone's safety.

Mr. Speaker, gun violence is the leading cause of death for children, for teenagers, and for law enforcement in the line of duty. We should be working to break up gun trafficking rings which supply the guns that kill kids and cops.

Mr. Speaker, I urge my colleagues to vote ''no'' on this bill.

Mr. HILL of Arkansas. Mr. Speaker, I yield 4 minutes to the gentleman from Kentucky (Mr. BARR), who chairs the Subcommittee on Financial Institutions and Monetary Policy.

Mr. BARR. Mr. Speaker, I rise today in support of H.R. 1181, the Protecting Privacy in Purchases Act. I thank my friend, the gentleman from Arkansas, the chairman of the Financial Services Committee, for his leadership on the bill and for yielding.

I am proud to be a cosponsor of this legislation.

I thank Congressman RILEY MOORE for his leadership on this important bill. I thank Congressman RICHARD HUDSON for his longstanding work defending the constitutional rights of law-abiding citizens, and our colleague from New York, ELISE STEFANIK, for her original introduction of this bill in several previous Congresses.

At its core, this bill is about protecting privacy and preventing government surveillance on citizens simply for exercising their constitutionally enshrined Second Amendment rights.

H.R. 1181 prohibits payment card networks and financial institutions from requiring or assigning merchant category codes, or MCCs, that single out firearm retailers for separate tracking and monitoring.

Unfortunately, we have seen repeated examples of progressive regulators and government officials pressuring financial institutions to target lawful industries and lawful customers.

From Operation Choke Point under the Obama administration and Choke Point 2.0 under Biden to New York financial regulators pressuring insurance companies to abandon longstanding relationships with the NRA, Americans have legitimate reasons to be concerned about the weaponization of the financial system.

Despite what those on the other side of the aisle may say, this bill does nothing to prevent law enforcement or regulators from investigating criminal activity, nor does it change the stringent requirements on financial institutions to comply with existing anti-money laundering laws or suspicious activity reporting requirements.

However, what my friend from California who just spoke doesn't say, but it needs to be said, is that the lawful purchase of a firearm protected by the Second Amendment is not in and of itself suspicious activity, nor should it be surveilled by the government.

What it does is prevent the creation of a framework that could be used to monitor, flag, and discourage lawful purchases from federally licensed firearm retailers.

This is about preventing government actors from using financial data to target Americans who are engaged in conduct expressly protected by the Second Amendment's right to keep and bear arms, a fundamental liberty for Americans.

Americans should not have to worry that lawful purchases that they made will be used to create lists, databases, or surveillance tools aimed at this constitutionally protected activity.

□ 1540

My friend, the ranking member from California, cited statistics about annual and daily deaths that she says are the result of gun violence. Respectfully, the right to bear arms is not the cause of violence. One murder is too many in America, period. We all agree on that.

Rather than blaming gun violence, Congress would be more productive focusing on the root causes of homicide: the breakdown of the family, lack of active parenting, mental illness, open-border policies, policies to defund the police, soft-on-crime policies like no cash bail, and politically motivated violence, like the kind that was behind the murder of Charlie Kirk. Addressing these societal problems does not require unconstitutional surveillance of Americans.

H.R. 1181 establishes commonsense guardrails to prevent regulatory abuse and safeguards constitutional freedoms.

Mr. Speaker, I urge my colleagues to support this legislation.

Ms. WATERS. Mr. Speaker, I yield 2 minutes to the gentleman from Florida (Mr. FROST) who has been active on this issue of gun violence.

Mr. FROST. Mr. Speaker, I strongly oppose the Protecting Privacy in Purchases Act.

Sponsors claim this bill prevents the privacy of gun owners, but in reality, it protects mass shooters, terrorists, gun traffickers, and the profits of the firearms industry.

Financial institutions have already been using merchant codes to detect crimes like money laundering and human trafficking. They should be allowed to use that same responsible monitoring to help prevent gun violence.

I know personally why this matters. The Pulse nightclub shooter opened up six new credit cards in 8 months. He racked up more than $26,000 in credit card charges on guns and ammunition in the days before his killing spree in the middle of my district in my home of Orlando, Florida.

Our system failed to turn those warning signs into an alert for police. He murdered 49 angels in my community and wounded another 49.

Instead of helping to prevent the next tragedy, this bill makes it easier for those warning signs to be missed yet again. It strips law enforcement of an essential tool to stop violence before it happens, making every community in our Nation less safe.

For this reason, at the appropriate time, I will offer a motion to recommit this bill back to committee. If the House rules permitted, I would have offered an important amendment to make clear that nothing in this bill should prevent law enforcement from using merchant category codes to assist in investigating and preventing acts of terrorism.

Mr. Speaker, I ask unanimous consent to insert the text of this amendment into the RECORD immediately prior to the vote on the motion to recommit.

The SPEAKER pro tempore (Mr. DESJARLAIS). Is there objection to the request of the gentleman from Florida?

There was no objection.

Mr. FROST. Mr. Speaker, I hope my colleagues will join me in voting for the motion to recommit.

Mr. HILL of Arkansas. Mr. Speaker, I yield 2 minutes to the gentleman from Ohio (Mr. JORDAN), the distinguished chair of the House Judiciary Committee.

Mr. JORDAN. Mr. Speaker, I thank the gentleman for yielding me time.

Mr. Speaker, you don't give up your Fourth Amendment rights when you are exercising your Second Amendment rights. That is what is happening out there: People's privacy is being invaded. These merchant codes are there so the government can abuse them and track you.

If you don't think I am right about this, we have the evidence: January 15, 2021, an email from the FBI to Bank of America saying give us every debit card and credit card purchase for anyone in Washington, D.C., for these particular dates. That is bad enough. You are allowed to travel in this country, too. That is a right we have. Here is what they also say: Also, overlay that with any historic purchase for weapons or weapons-related purchases.

What? We want to know what you bought when you were at a certain location, and we want to know if you ever purchased a gun anytime in your life with that credit card or debit card. That is what the FBI asked Bank of America to do.

That is how dangerous this practice is. That is why the sponsor from West Virginia, the chairman, and the committee's work is so good. God bless them.

You don't give up your Fourth Amendment rights. Our Constitution protects our First, Second, and Fourth Amendment liberties—all of them. They are all important. That is why this legislation is critical.

Mr. Speaker, I thank the chairman for his good work and Mr. MOORE from West Virginia for sponsoring the bill.

Ms. WATERS. Mr. Speaker, I now yield 1 minute to the gentleman from Texas (Mr. GREEN), the ranking member of the Oversight and Investigations Subcommittee, who has always been an advocate against gun violence.

Mr. GREEN of Texas. Mr. Speaker, I thank those who had the foresight to declare that all persons are created equal and endowed by their creator with certain unalienable rights, among them: life, liberty, and the pursuit of happiness.

You are not giving up your constitutional rights when you are doing what you can to protect life. I have been to the funerals. I have seen the people who have lost their loved ones to gun violence. At some point we have to do more than contend that privacy trumps the right to life. The person's right to life trumps privacy, especially when no court has said that this is unconstitutional.

Mr. Speaker, that is pure speculation on behalf of some people. I believe that the right to life trumps this right to privacy that they are contending.

Mr. HILL of Arkansas. Mr. Speaker, I yield 2 minutes to the gentleman from New Jersey (Mr. VAN DREW).

Mr. VAN DREW. Mr. Speaker, I rise in strong support of this bill.

This is not about crime. It is about control. Once you can flag a purchase, any purchase, you can flag a person. Once you can flag a person, you can control what they buy, what banks they use, and even what they believe. It is wrong. It is un-American.

This bill is not just about guns. It is about the precedent that was set. If we allow financial institutions to become the surveillance arm of one party's political agenda today, there will be no limit to what gets flagged tomorrow.

Let me be clear: Buying a firearm is not extremism; buying a Bible is not extremism; reading the news you choose and want to read is not extremism; exercising a constitutional right is not extremism.

The extreme position is using America's banks to build a permanent list to track who people worship, what they read, and what constitutional rights they happen to choose to exercise.

Mr. Speaker, I urge my colleagues to vote for privacy, freedom, and the Constitution of the United States of America.

Ms. WATERS. Mr. Speaker, I yield one minute to the gentleman from Florida (Mr. FROST).

Mr. FROST. Mr. Speaker, I think it is important to say because we hear over and over from our colleagues about the Constitution: If using merchant category codes violated the Fourth Amendment, where is your bill on amending this for every purchase at a pharmacy, liquor store, or casino?

This is a standard accounting tool that is used by banks. This argument, unless you are going to follow it up with legislation to essentially make it illegal to track and have the same codes, which is just a four-digit number, for pharmacies, casinos, liquor, and other things as well, the argument falls flat. Law enforcement needs to go through a legal process to access the financial records here.

Mr. Speaker, it is not a good argument. We are talking about something that doesn't track what you are buying. It doesn't track the guns you are buying. It won't tell them that, but it is just a general tool to help us stop some of the worst of the worst mass shootings.

Mr. HILL of Arkansas. Mr. Speaker, I yield 2 minutes to the gentlewoman from Florida (Ms. LEE).

Ms. LEE of Florida. Mr. Speaker, I rise today in support of H.R. 1181, the Protecting Privacy in Purchases Act.

The Second Amendment is a constitutional right. Americans should not have their lawful purchases singled out simply because they choose to exercise that right.

This bill stops efforts to create a special system for identifying and organizing purchases made at firearm and ammunition retailers.

□ 1550

While its proponents present this as simply an administrative tool, in practice it raises serious concerns about privacy and the unjust treatment of lawful conduct.

Americans are increasingly concerned about how much information is collected, stored, and shared. Those concerns are especially valid when it comes to information being tracked that relates to the exercise of a constitutional freedom. Here is the reality: Tracking the lawful purchase of firearms and ammunition creates a framework for collecting information about law-abiding citizens who have done nothing wrong.

My home State of Florida already prohibits this type of surveillance. Floridians understand something that most Americans agree with: Your bank should process your transaction, not track your activities.

This bill prevents payment networks and financial institutions from requiring special codes for firearms retailers, while preserving existing tools used to combat fraud, protect consumers, maintain cybersecurity, and report suspicious activity.

At its core, this legislation is about privacy, fairness, and the principle that the exercise of constitutional rights should never become the basis for surveillance.

I thank the chairman and the bill's sponsor for their work on this important issue. I urge my colleagues to support H.R. 1181.

Mr. HILL of Arkansas. Mr. Speaker, I reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield myself the balance of my time.

As I conclude, I will point out that when our committee held a hearing last year, none of the majority's witnesses said a single positive thing about this bill in their testimony. That is probably because there is nothing positive to say about this harmful bill.

Now, using merchant category codes for firearm retailers won't solve this problem, not even close. The codes themselves don't identify what is purchased, but it might have triggered a flag for unusual and suspicious purchases that get reported to law enforcement. Mr. Speaker, that might save 1 life or 10 lives or 100 lives or 1,000 lives or 10,000 lives. Even if it is a fraction of the 416,000 who have died from gun violence over the past decade, wouldn't it be worth it?

Mr. Speaker, the audacity of the opposite side of the aisle to tell States they cannot use these merchant codes, any State in the United States of America, even those who started in some way using these codes, they are now saying they want a law that would preempt your State from being able to use the merchant codes.

Mr. Speaker, I yield back the balance of my time.

Mr. HILL of Arkansas. Mr. Speaker, I yield myself the balance of my time.

I thank my colleagues on both sides of the aisle for this debate. I thank Mr. MOORE for writing this bill, drafting it, persuading the support that he has. I urge all Members on both sides of the aisle to support this bill in the name of privacy in the United States.

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. All time for debate has expired.

Pursuant to House Resolution 1423, the previous question is ordered on the bill, as amended.

The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

MOTION TO RECOMMIT

Mr. FROST. Mr. Speaker, I have a motion to recommit at the desk.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Mr. Frost of FL moves to recommit the bill H.R. 1181 to the Committee on Financial Services.

The material previously referred to by Mr. FROST is as follows:

Mr. Frost moves to recommit the bill H.R. 1181 to the Committee on Financial Services with instructions to report the same back to the House forthwith with the following amendment:

Add at the end the following:

SEC. 3. TERRORISM EXCEPTION.

Nothing in this Act shall prevent law enforcement from using merchant category codes as part of an investigation relating to an act of terrorism or suspected act of terrorism, or to prevent an act of terrorism.

The SPEAKER pro tempore. Pursuant to clause 2(b) of rule XIX, the previous question is ordered on the motion to recommit.

The question is on the motion to recommit.

The question was taken; and the Speaker pro tempore announced that the noes appeared to have it.

Mr. FROST. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

SUNSHINE PROTECTION ACT OF 2025

Mr. BILIRAKIS. Mr. Speaker, pursuant to House Resolution 1423, I call up the bill (H.R. 139) to make daylight savings time permanent, and for other purposes, and ask for its immediate consideration.

The Clerk read the title of the bill.

The SPEAKER pro tempore. Pursuant to House Resolution 1423, the bill is considered read.

The text of the bill is as follows:

H.R. 139

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 ''Sunshine Protection Act of 2025''.

SEC. 2. MAKING DAYLIGHT SAVINGS TIME PERMANENT.

(a) REPEAL OF TEMPORARY PERIOD FOR DAYLIGHT SAVINGS TIME.—Section 3 of the Uniform Time Act of 1966 (15 U.S.C. 260a) is hereby repealed.

(b) ADVANCEMENT OF STANDARD TIME.—

(1) IN GENERAL.—The second sentence of subsection (a) of section 1 of the Act of March 19, 1918 (commonly known as the ''Calder Act'') (15 U.S.C. 261), is amended—

(A) by striking ''4 hours'' and inserting ''3 hours'';

(B) by striking ''5 hours'' and inserting ''4 hours'';

(C) by striking ''6 hours'' and inserting ''5 hours'';

(D) by striking ''7 hours'' and inserting ''6 hours'';

(E) by striking ''8 hours'' and inserting ''by 7 hours'';

(F) by striking ''9 hours'' and inserting ''8 hours'';