

that leave them with huge debts and exorbitant interest payments that can be in some cases in the triple digits.

Mr. Vought wants to give these lenders free rein to go after servicemembers to take away their well-earned compensation, and in many cases—I have seen it personally—to put them in a financial spiral that pushes them out of the service and into a very, very difficult and challenging life.

Today, this Senate can go on record, as it has in the past, in a very strong bipartisan vote to rescind Mr. Vought's guidance and protect our servicemembers.

Now, every one of us goes back home and gets with the veterans groups and says: We owe you more than we can pay you. We respect what you have done.

And those servicemen who are serving today in the Persian Gulf, they have to get the support they need, and frankly, they don't get it.

It is an easy choice: the troops or Russell Vought's attempt to suppress these troops who are serving us.

And I would urge passage of this proposal.

I ask for the yeas and nays.

VOTE ON MOTION TO PROCEED

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The question is on agreeing to the motion to proceed.

The clerk will call the roll.

The bill clerk called the roll.

The result was announced—yeas 48, nays 52, as follows:

[Rollcall Vote No. 121 Leg.]

YEAS—48

Alsobrooks	Heinrich	Reed
Baldwin	Hickenlooper	Rosen
Bennet	Hirono	Sanders
Blumenthal	Kaine	Schatz
Blunt Rochester	Kelly	Schiff
Booker	Kim	Schumer
Cantwell	King	Shaheen
Collins	Klobuchar	Slotkin
Coons	Luján	Smith
Cortez Masto	Markey	Van Hollen
Duckworth	Merkley	Warner
Durbin	Murphy	Warnock
Fetterman	Murray	Warren
Gallego	Ossoff	Welch
Gillibrand	Padilla	Whitehouse
Hassan	Peters	Wyden

NAYS—52

Armstrong	Graham	Moreno
Banks	Grassley	Murkowski
Barrasso	Hagerty	Paul
Blackburn	Hawley	Ricketts
Boozman	Hoeben	Risch
Britt	Husted	Rounds
Budd	Hyde-Smith	Schmitt
Capito	Johnson	Scott (FL)
Cassidy	Justice	Scott (SC)
Cornyn	Kennedy	Sheehy
Cotton	Lankford	Sullivan
Cramer	Lee	Thune
Crapo	Lummis	Tillis
Cruz	Marshall	Tuberville
Curtis	McConnell	Wicker
Daines	McCormick	Young
Ernst	Moody	
Fischer	Moran	

The motion was rejected.

The PRESIDING OFFICER (Mr. SCHMITT). The Senator from Georgia.

PROVIDING FOR CONGRESSIONAL DISAPPROVAL UNDER CHAPTER 8 OF TITLE 5, UNITED STATES CODE, OF THE RULE SUBMITTED BY BUREAU OF CONSUMER FINANCIAL PROTECTION RELATING TO THE WITHDRAWAL OF THE RULE RELATING TO "DEBT COLLECTION PRACTICES (REGULATION F); DECEPTIVE AND UNFAIR COLLECTION OF MEDICAL DEBT"—Motion to Proceed

Mr. WARNOCK. Mr. President, I move to proceed to Calendar No. 393, S.J. Res. 141.

The PRESIDING OFFICER. The clerk will report.

The assistant legislative clerk read as follows:

Motion to proceed to Calendar No. 393, S.J. Res. 141, a joint resolution providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by Bureau of Consumer Financial Protection relating to the withdrawal of the rule relating to "Debt Collection Practices (Regulation F); Deceptive and Unfair Collection of Medical Debt".

The PRESIDING OFFICER. There are 2 minutes of debate on the motion.

Mr. WARNOCK. I rise today in support of my resolution to restore the Consumer Financial Protection Bureau's rule restricting medical debt collections. This rule protected Americans from paying for medical services they did not receive or paying debt they already paid off.

Medical debt leaves Americans in serious financial jams. It wrecks lives. Folks go to the doctor one day for a bandage or some minor injury and end up leaving with a financial burden the size of a mortgage. It could happen to any one of us.

Georgia ranks among the top 10 States with the highest rates of medical debt, to the tune of \$855 per Georgian, in large part because of the State's refusal to expand Medicaid. In fact, more than a quarter of rural Georgians have medical collections on their credit report—one in four—and that is 10 percentage points higher than the national average.

Americans face more barriers as a result. Their mortgage costs increase. Their access to car loans can be restricted just because they got sick and went into debt for care.

That is why I led 30 of my colleagues in a letter to the Trump administration defending the CFPB's work on protecting families from the consequences of medical debt. But the Trump administration's actions will make it easier for debt collectors to aggressively go after sick or struggling Americans and prey on families already saddled with medical debt. That is just cruel and unnecessary.

I encourage my colleagues to vote yes on this resolution.

I yield the floor.

VOTE ON MOTION TO PROCEED

The PRESIDING OFFICER. The question is on agreeing to the motion to proceed.

Mr. WARNOCK. I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The senior assistant legislative clerk called the roll.

The result was announced—yeas 50, nays 50, as follows:

[Rollcall Vote No. 122 Leg.]

YEAS—50

Alsobrooks	Hawley	Reed
Baldwin	Heinrich	Rosen
Bennet	Hickenlooper	Sanders
Blumenthal	Hirono	Schatz
Blunt Rochester	Kaine	Schiff
Booker	Kelly	Schumer
Cantwell	Kim	Shaheen
Cassidy	King	Slotkin
Collins	Klobuchar	Smith
Coons	Luján	Van Hollen
Cortez Masto	Markey	Warner
Duckworth	Merkley	Warnock
Durbin	Murphy	Warren
Fetterman	Murray	Welch
Gallego	Ossoff	Whitehouse
Gillibrand	Padilla	Wyden
Hassan	Peters	

NAYS—50

Armstrong	Graham	Moreno
Banks	Grassley	Murkowski
Barrasso	Hagerty	Paul
Blackburn	Hoeben	Ricketts
Boozman	Husted	Risch
Britt	Hyde-Smith	Rounds
Budd	Johnson	Schmitt
Capito	Justice	Scott (FL)
Cornyn	Kennedy	Scott (SC)
Cotton	Lankford	Sheehy
Cramer	Lee	Sullivan
Crapo	Lummis	Thune
Cruz	Marshall	Tillis
Curtis	McConnell	Tuberville
Daines	McCormick	Wicker
Ernst	Moody	Young
Fischer	Moran	

The motion was rejected.

The PRESIDING OFFICER (Mr. MORENO). The Senator from Indiana.

PROVIDING FOR CONGRESSIONAL DISAPPROVAL UNDER CHAPTER 8 OF TITLE 5, UNITED STATES CODE, OF THE RULE SUBMITTED BY THE BUREAU OF CONSUMER FINANCIAL PROTECTION RELATING TO WITHDRAWAL OF THE RULE RELATING TO "CONSUMER FINANCIAL PROTECTION CIRCULAR 2024-05: IMPROPER OVERDRAFT OPT-IN PRACTICES"—Motion to Proceed

Mr. VAN HOLLEN. Mr. President, I move to proceed to Calendar No. 386, S.J. Res. 130.

The PRESIDING OFFICER. The clerk will report the motion.

The legislative clerk read as follows:

Motion to proceed to Calendar No. 386, S.J. Res. 130, a joint resolution providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to withdrawal of the rule relating to "Consumer Financial Protection Circular 2024-05: Improper Overdraft Opt-In Practices".

Mr. VAN HOLLEN. Mr. President, colleagues, overdraft fees are among the most abusive junk fees in our financial system. The average overdraft

is only \$26 and is usually repaid within a few days, but many large banks charge \$35 a fee per overdraft. That works out to an annual percentage of about more than 16,000 percent.

So I want you to imagine that you are walking into a 7-Eleven. You are a little short on cash. You want to buy a cup of coffee. You go to the ATM machine. You take out 50 bucks. You buy a \$2.50 cup of coffee, but it costs you about \$40; and you don't even know it because the bank doesn't tell you.

And then the next day you go to buy some groceries. This time you use your debit card, and they charge you another 35 bucks and don't tell you you have overdrawn.

Well, these fees fall hardest on families living paycheck to paycheck. Federal law requires that these banks can charge an overdraft fee on these withdrawals only if consumers opt in—if they opt in. But many financial institutions use deceptive tricks and confusing fine print to get consumers to enter into these programs and then do not inform them of the costs. And banks not that long ago made about \$30 billion in one year from these overdraft fees.

So in 2024, the CFPB issued guidelines requiring banks to show proof that one of our constituents—one of our consumers—actually opted in, and that is what the Trump administration got rid of. They got rid of the enforcement mechanism that prevents our consumers from being gouged.

I know a 35-buck fee is a drop in the bucket for Trump and his billionaire buddies. I know he is focused on his billion-dollar ballroom, but we need to focus on our constituents.

And I will close with this. Just yesterday, President Trump said:

I don't think about Americans' financial situation.

Well, when they got rid of this rule, he proved he did not care about the financial situation of people living paycheck to paycheck. We should care. I urge my colleagues to adopt this resolution.

Mr. President, I ask for the yeas and nays.

VOTE ON MOTION TO PROCEED

The PRESIDING OFFICER. The question is on agreeing to the motion to proceed.

Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The legislative clerk called the roll.

The result was announced—yeas 47, nays 53, as follows:

[Rollcall Vote No. 123 Leg.]

YEAS—47

Alsobrooks	Duckworth	Kaine
Baldwin	Durbin	Kelly
Bennet	Fetterman	Kim
Blumenthal	Gallego	King
Blunt Rochester	Gillibrand	Klobuchar
Booker	Hassan	Luján
Cantwell	Heinrich	Markey
Coons	Hickenlooper	Merkley
Cortez Masto	Hirono	Murphy

Murray  
Ossoff  
Padilla  
Peters  
Reed  
Rosen  
Sanders

Schatz  
Schiff  
Schumer  
Shaheen  
Slotkin  
Smith  
Van Hollen

Warner  
Warnock  
Warren  
Welch  
Whitehouse  
Wyden

NAYS—53

Armstrong  
Banks  
Barrasso  
Blackburn  
Boozman  
Britt  
Budd  
Capito  
Cassidy  
Collins  
Cornyn  
Cotton  
Cramer  
Crapo  
Cruz  
Curtis  
Daines  
Ernst

Fischer  
Graham  
Grassley  
Hagerty  
Hawley  
Hoeben  
Husted  
Hyde-Smith  
Johnson  
Justice  
Kennedy  
Lankford  
Lee  
Lummis  
Marshall  
McConnell  
McCormick  
Moody

Moran  
Moreno  
Murkowski  
Paul  
Ricketts  
Risch  
Rounds  
Schmitt  
Scott (FL)  
Scott (SC)  
Sheehy  
Sullivan  
Thune  
Tillis  
Tuberville  
Wicker  
Young

The motion was rejected.

The PRESIDING OFFICER (Mr. JUSTICE). The Senator from Delaware.

PROVIDING FOR CONGRESSIONAL DISAPPROVAL UNDER CHAPTER 8 OF TITLE 5, UNITED STATES CODE, OF THE RULE SUBMITTED BY THE BUREAU OF CONSUMER FINANCIAL PROTECTION RELATING TO THE WITHDRAWAL OF THE RULE RELATING TO "FAIR CREDIT REPORTING; BACKGROUND SCREENING"—Motion to Proceed

Ms. BLUNT ROCHESTER. Mr. President, I move to proceed to Calendar No. 389, S.J. Res. 133.

The PRESIDING OFFICER. The clerk will report.

The senior assistant legislative clerk read as follows:

Motion to proceed to Calendar No. 389, S.J. Res. 133, a joint resolution providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to the withdrawal of the rule relating to "Fair Credit Reporting; Background Screening".

The PRESIDING OFFICER. The Senator from Delaware has 2 minutes.

Ms. BLUNT ROCHESTER. Tariffs, a war, and a golden ballroom. We are in the middle of an economic crisis in America, but instead of working with us to help bring down costs, this administration weakened the Consumer Financial Protection Bureau, gutting protections and making it harder for Americans to afford daily life.

The unemployment rate is 4.3 percent and rising. Our housing market is in turmoil. Bottom line: Americans are struggling to get jobs, rent apartments, and secure mortgages. And the last thing they need to deal with is inaccurate background screening reports. This is especially true for those seeking a fresh start. My resolution would address that.

Now, we have all been there where you have submitted your paperwork, you sit for an interview, you provide references, and you are just waiting for the background check. This should be a

breeze, right? Well, for many Americans it is not that easy—especially for our returning citizens.

That is why red States and blue States across the country have recognized the need to address a portion of this problem passing clean-slate legislation to give people a fair shot and a fresh start.

The Biden CFPB issued guidance to crack down on inaccurate background screening reports, but the Trump administration withdrew this guidance stating it was too onerous. You know what is onerous? Jumping through hoops to prove your background check was wrong while hoping to get an apartment that you applied for is still available. Or fighting with the credit bureau to prove you have a clean record to keep your job—that is onerous.

It has been proven that protecting consumers from error-filled background checks can be done. Equifax—one of the big three credit bureaus—recognized the importance and continued to handle customer complaints, despite the Trump administration's rescission of the rule.

The PRESIDING OFFICER. The Senator's time has expired.

Ms. BLUNT ROCHESTER. The Federal Government should do the same, and I urge my colleagues to join us because nobody deserves to lose their job or their home because of false or outdated information.

I yield the floor.

VOTE ON MOTION TO PROCEED

The PRESIDING OFFICER. The question is on agreeing to the motion to proceed.

Clearly, the noes have it. The motion is not agreed to.

The motion was rejected.

The PRESIDING OFFICER. The Senator from Oregon.

PROVIDING FOR CONGRESSIONAL DISAPPROVAL UNDER CHAPTER 8 OF TITLE 5, UNITED STATES CODE, OF THE RULE SUBMITTED BY THE BUREAU OF CONSUMER FINANCIAL PROTECTION RELATING TO THE WITHDRAWAL OF THE RULE RELATING TO "FAIR CREDIT REPORTING; PERMISSIBLE PURPOSES FOR FURNISHING, USING, AND OBTAINING CONSUMER REPORTS"—Motion to Proceed

Mr. WYDEN. Mr. President, I move to proceed to Calendar No. 394, S.J. Res. 145.

The PRESIDING OFFICER. The clerk will report.

The senior assistant legislative clerk read as follows:

Motion to proceed to Calendar No. 394, S.J. Res. 145, providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to the withdrawal of the rule relating to "Fair Credit Reporting; Permissible Purposes for Furnishing, Using, and Obtaining Consumer Reports".