

way that makes it difficult for consumers to understand them—same thing for credit card agreements, same thing for financial contracts and for student loans. The guidance warned bad actors about engaging in these practices and deterring abusive conduct, making it easier to bring enforcement actions when it occurs. The Trump administration withdrew this guidance and protection, and this JRD seeks to restore it.

Now, I ask those who want to stand up for families that are struggling with their expenses today to vote yes and those who want to approve of low-rent, bottom-feeder, sleazy conduct by cheaters to vote no.

VOTE ON MOTION TO PROCEED

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

In the opinion of the Chair, the noes have it.

The motion was rejected.

The PRESIDING OFFICER. The Senator from Vermont.

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 "TRUTH IN LENDING (REGULATION Z); USE OF DIGITAL USER ACCOUNTS TO ACCESS BUY NOW, PAY LATER LOANS"—Motion to Proceed

Mr. WELCH. Mr. President, I move to proceed to S.J. Res. 134, which would restore the CFPB's rule to ensure that consumers are granted critical protections when they are using "buy now, pay later" loans.

The PRESIDING OFFICER. The clerk will report the motion.

The senior assistant legislative clerk read as follows:

Motion to proceed to Calendar No. 390, S.J. Res. 134, 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 "Truth in Lending (Regulation Z); Use of Digital User Accounts To Access Buy Now, Pay Later Loans".

Mr. WELCH. Mr. President, there is now widespread and growing use of "buy now, pay later." The reason families are doing that is to buy things like school clothing, not some incidental that is a discretionary expense.

The reason "buy now, pay later" is so much increasing in demand is because people are really broke. They are struggling with the high gas prices, they are struggling with record inflation, and at the end of the month, there are more bills than there is money.

The people using "buy now, pay later" are in every single State of the Union—in West Virginia, in Vermont—

and they are good people that we care about and are concerned that the economy is not working for them, and they are struggling with very severe shortages of income.

These products can be risky. You know, most of us wouldn't recommend "buy now, pay later." It is much better if you have the money to pay cash and you don't get in a risky situation. But the fact is, this is a necessary tool for some families.

Why in the world would we all not want to take the necessary action to protect those vulnerable families from abusive practices? That is what the CFPB did with its rule. I am absolutely mystified—absolutely mystified—that the administration would rescind that because, as I mentioned and as we all know, this is a protection that helps people that each and every one of us represents.

I know there is every bit as much concern on the Republican side of the aisle as there is on the Democratic side of the aisle to protect people from getting ripped off, particularly vulnerable people who work full time but can't pay their bills.

So the Trump CFPB withdrew this rule, and it obviously sends a clear signal to "buy now, pay later" that they can get away with what they want.

Vote with us to rescind this rule.

I yield the floor.

VOTE ON MOTION TO PROCEED

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

In the opinion of the Chair, the noes have it.

The motion was rejected.

The PRESIDING OFFICER. The Senator from Vermont.

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 "CONSUMER FINANCIAL PROTECTION CIRCULAR 2024-04: WHISTLEBLOWER PROTECTIONS UNDER CFPB SECTION 1057"—Motion to Proceed

Mr. WELCH. Mr. President, I move to proceed to S.J. Res. 135.

The PRESIDING OFFICER. The clerk will report the motion.

The senior assistant legislative clerk read as follows:

Motion to proceed to Calendar No. 391, S.J. Res. 135, 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 "Consumer Financial Protection Circular 2024-04: Whistleblower Protections Under CFPB Section 1057".

Mr. WELCH. Mr. President, the CFPB promulgated a rule to protect whistleblowers.

Whistleblowers have historically revealed information about abusive practices and rip-offs in organizations where they had the ability to see what happened and to stand up to protect the rule of law and to stop rip-offs.

The biggest proponent of whistleblower protection in this Chamber is our President pro tempore Senator GRASSLEY, and I have such admiration for him in his steadfast commitment to whistleblowers.

The corporations that don't like whistleblowers are now forcing them to sign nondisclosure agreements that are overly broad, and it means that a whistleblower has no protections because they are being threatened with lawsuits, and they are being threatened that they are going to be accused of breaking the law or that they are engaged in corporate misconduct if they essentially blow the whistle on bad practices that are hurting the people we represent.

I don't know why the Trump administration rescinded that rule. Whistleblowers, as Senator GRASSLEY has eloquently stated over and over again, protect us, protect the taxpayers, and protect us from abuse of practices.

I believe, as Senator GRASSLEY believes, it is absolutely critical for Congress to act to protect whistleblowers.

I yield the floor.

VOTE ON MOTION TO PROCEED

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

In the opinion of the Chair, the noes have it.

The motion was rejected.

The PRESIDING OFFICER. The Senator from Ohio.

MORNING BUSINESS

Mr. MORENO. Mr. President, I ask unanimous consent that the Senate be in a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

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

TRIBUTE TO KYLER GOHLKE

Mr. THUNE. Mr. President, today I recognize Kyler Gohlke, an intern in my Washington, DC, office, for all the hard work he has done for me, my staff, and the State of South Dakota over the past several weeks.

Kyler is a graduate of Waconia High School in Waconia, MN, and a recent graduate of Concordia College in Moorhead, MN, having earned a degree in finance. He is a hard worker who has been dedicated to getting the most out of his internship experience.

I extend my sincere thanks and appreciation to Kyler for all the fine work he has done and wish him continued success in the years to come.

TRIBUTE TO HAYES HANSEN

Mr. THUNE. Mr. President, today I recognize Hayes Hansen, an intern in

my Washington, DC, office, for all the hard work she has done for me, my staff, and the State of South Dakota over the past several weeks.

Hayes is a graduate of Custer County High School in Miles City, MT, and a recent graduate of Black Hills State University in Spearfish, SD, having earned degrees in political science and international studies. This fall, Hayes plans to attend the University of Nebraska College of Law in Lincoln, NE. Hayes is a dedicated worker who has been committed to getting the most out of her experience.

I extend my sincere thanks and appreciation to Hayes for all the fine work she has done and wish her continued success in the years to come.

TRIBUTE TO ELIJAH SUWYN

Mr. THUNE. Mr. President, today I recognize Elijah Suwyn, an intern in my Washington, DC, office, for all the hard work he has done for me, my staff, and the State of South Dakota over the past several weeks.

Elijah is a recent graduate of Biola University in La Mirada, CA, having earned a degree in political science. He is a hard worker who has been dedicated to getting the most out of his internship experience.

I extend my sincere thanks and appreciation to Elijah for all the fine work he has done and wish him continued success in the years to come.

ARMS SALES NOTIFICATION

Mr. RISCH. Mr. President, section 36(b) of the Arms Export Control Act requires that Congress receive prior notification of certain proposed arms sales as defined by that statute. Upon such notification, the Congress has 30 calendar days during which the sale may be reviewed. The provision stipulates that, in the Senate, the notification of proposed sales shall be sent to the chairman of the Senate Foreign Relations Committee.

In keeping with the committee's intention to see that relevant information is still available to the full Senate, I ask unanimous consent to have printed in the RECORD the notifications that have been received. If the cover letter references a classified annex, then such an annex is available to all Senators in the office of the Foreign Relations Committee, room SD-423.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

U.S. DEPARTMENT OF STATE,
Washington, DC.

CONGRESSIONAL NOTIFICATION TRANSMITTAL LETTER

Please find enclosed the following notification from the Department of State.

Department Notification Number: RSAT 26-0Q.

Pursuant to the reporting requirements of Section 36(b)(5)(C) of the Arms Export Control Act (AECA), as amended, we are forwarding Transmittal No. 26-0Q. This notification relates to enhancements or upgrades

from the level of sensitivity of technology or capability described in the Section 36(b)(1) AECA certification 22-14 of April 14, 2022.

Recipients:

Speaker of the House of Representatives
House Committee on Foreign Affairs
Senate Committee on Foreign Relations
Sincerely,

PAUL D. GUAGLIANONE,
Senior Bureau Official,
Bureau of Legislative Affairs.

TRANSMITTAL NO. 26-0Q

Report of Enhancement or Upgrade of Sensitivity of Technology or Capability (Sec. 36(B)(5)(C), AECA)

(i) Prospective Purchaser: Government of Bulgaria.

(ii) Sec. 36(b)(1), AECA Transmittal No.: 22-14; Date: April 4, 2022; Implementing Agency: Air Force.

Funding Source: National Funds.

(iii) Description: On April 4, 2022, Congress was notified by Congressional certification transmittal number 22-14 of the possible sale under Section 36(b)(1) of the Arms Export Control Act, of four (4) F-16 C Block 70 aircraft; four (4) F-16 D Block 70 aircraft; eleven (11) F100-GE-129D engines (8 installed, 3 spares); eleven (11) Improved Programmable Display Generators (8 installed, 3 spares); eleven (11) AN/APG-83 Active Electronically Scanned Array Scalable Agile Beam Radars (8 installed, 3 spares); eleven (11) Modular Mission Computers 7000AH (8 installed, 3 spares); eleven (11) LN-260 or equivalent Embedded Global Positioning System Inertial Navigation Systems with Selective Availability Anti-Spoofing Module and Precise Positioning Service (8 installed, 3 spares); nineteen (19) Advanced Medium Range Air-to-Air Missile (AMRAAM) AIM120C-7/C-8 or equivalent missiles; two (2) AMRAAM guidance sections; forty-eight (48) LAU-129A launchers (40 installed, 8 spares); twenty-eight (28) GBU-39/B Small Diameter Bombs (SDBs); two (2) SDB Guided Test Vehicles; eleven (11) M61A1 Vulcan cannons (8 installed, 3 spares); four (4) AN/AAQ-33 Sniper Advanced Targeting Pods; twelve (12) Multifunctional Information Distribution System with Joint Tactical Radio Systems (aircraft terminals and ground station terminals) (10 installed, 2 spares); twenty (20) AIM-9X Block II missiles; eight (8) AIM-9X Block II Captive Air Training Missiles (CATMs); four (4) AIM-9X Block II tactical guidance units; four (4) AIM-9X Block II CATM guidance units; twenty-four (24) FMU-139 or FMU-152 fuze systems; twelve (12) KMU-572 Joint Direct Attack Munition (JDAM) tail kits for 500LB GBU-38 or laser JDAM GBU-54; twelve (12) MXU-650 Air Foil Groups for Enhanced Paveway II EGBU-49; twelve (12) MAU-210 Enhanced Computer Control Groups for EPII EGBU-49; twenty-four (24) MK-82 or BLU-111 or equivalent bomb bodies; six (6) MK-82 inert bombs; and two (2) GBU-39 SDB I practice bombs. The following non-MDE items were also included: AN/ARC-238 radios; AN/APX-126 or equivalent Advanced Identification Friend or Foe with Combined Interrogator Transponders; Joint Helmet Mounted Cueing System II or Scorpion Hybrid Optical-based Inertial Tacker helmet mounted displays; AN/ALQ-254 Viper Shield or equivalent electronic warfare systems; AN/ALE-47 Countermeasure Dispenser Systems, KY-58M cryptographic devices, KIV-78 cryptographic devices, and Simple Key Loaders; Joint Mission Planning Systems or equivalent; AIM-120 CATM; PGU-28 High Explosive Incendiary (HEI) ammunition; PGU-27 training rounds (non HEI); ARD-446 impulse cartridges; ARD-863 impulse cartridges; BBU-36/B impulse cartridges; BBU-35/B impulse cartridges; MK-124 smoke flares; MJU-7/B flare cartridges L463 or MJU-53 or equivalent;

Common Munitions Built-in-Test Re-programming Equipment (CMBRE); ADU-890 adapter for CMBRE; ADU-891 adapter for CMBRE; Night Vision Devices (NVD); NVD spare image intensifier tubes; Remote Operated Video Enhanced Receiver (ROVER) 6i units; tactical network ROVER kit; DSU-38 laser sensors for GBU-54; Cartridge Actuated Device/Propellant Actuated Devices; GBU-39 tactical training rounds; BRU-57 bomb racks; BRU-61 bomb racks; MAU-12 bomb racks and TER-9A triple ejection racks; other chaff and flare. ammunition. and pylons: launcher adaptors and weapons interfaces; fuel tanks and attached hardware; travel pods; aircraft and weapons integration, test, and support equipment; electronic warfare database and mission data file development; precision measurement and calibration laboratory equipment; secure communications; cryptographic equipment; precision navigation equipment; aircraft and personnel support and test equipment; spare and repair parts; repair and return services; maps, publications, and technical documentation; studies and surveys: classified/unclassified software and software support; personnel training and training equipment; facilities and facility management, design and/or construction services: U.S. Government and contractor engineering, technical and logistics support services; and other related elements of logistical and program support. The estimated total cost was \$1.673 billion. Major defense equipment (MDE) constituted \$978 billion of this total.

This transmittal notifies the inclusion of the following additional MDE items: one hundred twenty-five (125) AIM-120C-8 AMRAAM; five (5) AIM-120C-8 AMRAAM guidance sections; and four (4) AIM-9X Block II missiles. The following non-major defense equipment items will also be included: missile containers and control section spares; munitions support and support equipment; computer program identification numbers; engine component improvement program support; transportation support; studies and surveys; U.S. Government and contractor engineering, technical and logistic support services; and other related elements of logistics and program support. The estimated total cost of the new items is \$957 million. The estimated MDE value will increase by \$452 million to a revised \$1.43 billion. The estimated non-MDE value will increase by \$505 million to a revised \$1.2 billion. The estimated total case value will increase by \$957 million to a revised \$2.63 billion. MDE constitutes \$1.43 billion of this total.

(iv) Significance: This notification accounts for requested additional MDE and non-MDE items not included in the original notification. The inclusion of this MDE and non-MDE represents an increase in capability over what was previously notified. The proposed sale will enhance Bulgaria's capability to meet current and future threats by providing a credible force that is capable of deterring adversaries and participating in NATO operations. The proposed sale will support its goal of improving national and territorial defense as well as interoperability with U.S. and NATO forces.

(v) Justification: This proposed sale will support the foreign policy and national security objectives of the United States by helping to improve the security of a NATO Ally that is an important force for political and economic stability in Europe.

(vi) Sensitivity of Technology:

The Sensitivity of Technology Statement contained in the original notification applies to items reported here.

The highest level of classification of defense articles, components, and services included in this potential sale is SECRET.

(vii) Date Report Delivered to Congress: May 11, 2026.