

Senate on December 18, 2025; to the Committee on Banking, Housing, and Urban Affairs.

EC-2379. A communication from the Senior Counsel, Legal Division, Consumer Financial Protection Bureau, transmitting, pursuant to law, the report of a rule entitled “Fair Credit Reporting Act Disclosures” received in the Office of the President of the Senate on December 18, 2025; to the Committee on Banking, Housing, and Urban Affairs.

EC-2380. A communication from the Senior Counsel, Legal Division, Consumer Financial Protection Bureau, transmitting, pursuant to law, the report of a rule entitled “Truth in Lending (Regulation Z) Annual Threshold Adjustments (Credit Cards, HOEPA, and Qualified Mortgages)” received in the Office of the President of the Senate on December 18, 2025; to the Committee on Banking, Housing, and Urban Affairs.

EC-2381. A communication from the Assistant to the Board, Board of Governors of the Federal Reserve System, transmitting, pursuant to law, the report of a rule entitled “Revisions to the Large Financial Institution Rating System and Framework for the Supervision of Insurance Organizations” (Docket No. OP-1868) received in the Office of the President of the Senate on December 18, 2025; to the Committee on Banking, Housing, and Urban Affairs.

EC-2382. A communication from the Chairman of the Board of Governors, Federal Reserve System, transmitting, pursuant to law, a report entitled “Presidential \$1 Dollar Coin Program”; to the Committee on Banking, Housing, and Urban Affairs.

EC-2383. A communication from the Federal Register Liaison, Internal Revenue Service, Department of the Treasury, transmitting, pursuant to law, the report of a rule entitled “Income of Foreign Governments and of International Organizations” (RIN1545-BR10) received in the Office of the President of the Senate on December 18, 2025; to the Committee on Finance.

EC-2384. A communication from the Federal Register Liaison, Internal Revenue Service, Department of the Treasury, transmitting, pursuant to law, the report of a rule entitled “Income of Foreign Governments and of International Organizations” (RIN1545-BG08) received in the Office of the President of the Senate on December 18, 2025; to the Committee on Finance.

EC-2385. A communication from the Federal Register Liaison, Internal Revenue Service, Department of the Treasury, transmitting, pursuant to law, the report of a rule entitled “Tribal General Welfare Benefits” (RIN1545-BQ95) received in the Office of the President of the Senate on December 18, 2025; to the Committee on Finance.

EC-2386. A communication from the Federal Register Liaison, Internal Revenue Service, Department of the Treasury, transmitting, pursuant to law, the report of a rule entitled “List of No-Rule Areas for IRS Letter Rulings and Determination Letters” (Revenue Procedure 2026-3) received in the Office of the President of the Senate on December 18, 2025; to the Committee on Finance.

EC-2387. A communication from the Federal Register Liaison, Internal Revenue Service, Department of the Treasury, transmitting, pursuant to law, the report of a rule entitled “Base Erosion and Anti-Abuse Tax Rules for Qualified Derivative Payments on Securities Lending Transactions” (RIN1545-BR20) received in the Office of the President of the Senate on December 18, 2025; to the Committee on Finance.

EC-2388. A communication from the Section Chief, Internal Revenue Service, Department of the Treasury, transmitting, pursuant to law, the report of a rule entitled

“Entities Wholly Owned by Indian Tribal Governments” (RIN1545-BQ13) received in the Office of the President of the Senate on December 18, 2025; to the Committee on Finance.

EC-2389. A communication from the Director, Congressional, Legislative, and Intergovernmental Affairs, Federal Election Commission, transmitting, pursuant to law, a report relative to notifying Congress that the Commission did not complete or initiate competitive sourcing for conversion in fiscal year 2025, nor do they plan to do so in fiscal year 2026; to the Committee on Rules and Administration.

EC-2390. A communication from the Assistant Secretary for Legislation, Department of Health and Human Services, transmitting, pursuant to law, a report entitled “The Administration, Cost, and Impact of the Quality Improvement Organization Program for Medicare Beneficiaries for Fiscal Year 2024”; to the Committee on Finance.

EC-2391. A communication from the Action Under Secretary for International Affairs, Department of the Treasury, transmitting, pursuant to law, a report entitled “Audit of the Exchange Stabilization Fund’s Financial Statements for Fiscal Year 2024 and 2023”; to the Committee on Banking, Housing, and Urban Affairs.

EC-2392. A communication from the Senior Advisor for Legislative Affairs, Consumer Financial Protection Bureau, transmitting, pursuant to law, a report entitled “Fair Debt Collection Practices Act: CFPB Annual Report 2025”; to the Committee on Banking, Housing, and Urban Affairs.

EC-2393. A communication from the Senior Advisor for Legislative Affairs, Consumer Financial Protection Bureau, transmitting, pursuant to law, a report entitled “Office of Minority and Women Inclusion Annual Report to Congress: Fiscal Year 2024”; to the Committee on Banking, Housing, and Urban Affairs.

EC-2394. A communication from the Senior Advisor for Legislative Affairs, Consumer Financial Protection Bureau, transmitting, pursuant to law, a report entitled “Fair Lending Report of the Consumer Financial Protection Bureau for 2024”; to the Committee on Banking, Housing, and Urban Affairs.

EC-2395. A communication from the Senior Advisor for Legislative Affairs, Consumer Financial Protection Bureau, transmitting, pursuant to law, a report entitled “The Consumer Credit Card Market”; to the Committee on Banking, Housing, and Urban Affairs.

EC-2396. A communication from the Chair of the United States International Trade Commission, transmitting, pursuant to law, the Commission’s Agency Financial Report for fiscal year 2025; to the Committee on Homeland Security and Governmental Affairs.

EC-2397. A communication from the Deputy Director, U.S. Trade and Development Agency, transmitting, pursuant to law, the Agency’s Performance and Accountability Report for fiscal year 2025; to the Committee on Homeland Security and Governmental Affairs.

EC-2398. A communication from the Associate Director, Court Services and Offender Supervision Agency for the District of Columbia, transmitting, pursuant to law, the Agency’s fiscal year 2025 Agency Financial Report; to the Committee on Homeland Security and Governmental Affairs.

EC-2399. A communication from the Administrator of the General Services Administration, transmitting, pursuant to law, the Administration’s Agency Financial Report for fiscal year 2025; to the Committee on Homeland Security and Governmental Affairs.

EC-2400. A communication from the Treasurer, National Gallery of Art, transmitting, pursuant to law, the Gallery’s Performance and Accountability Report for Fiscal Year 2025; to the Committee on Homeland Security and Governmental Affairs.

EC-2401. A communication from the Director, Congressional, Legislative and Intergovernmental Affairs, Federal Election Commission, transmitting, pursuant to law, the Commission’s Agency Financial Report for fiscal year 2025; to the Committee on Homeland Security and Governmental Affairs.

EC-2402. A communication from the Regulations Coordinator, Administration for Children and Families, Department of Health and Human Services, transmitting, pursuant to law, the report of a rule entitled “COVID-19 Mitigation Policy Requirement in Head Start Programs; Recission” (RIN0970-AD17) received in the Office of the President of the Senate on January 5, 2026; to the Committee on Health, Education, Labor, and Pensions.

EC-2403. A communication from the Principal Deputy Inspector General, Department of Health and Human Services, transmitting, pursuant to law, a report entitled “Audit of Medicare Administrative Contractor Information Security Program Evaluations for Fiscal Year 2024”; to the Committee on Finance.

EC-2404. A communication from the Senior Counsel, Legal Division, Consumer Financial Protection Bureau, transmitting, pursuant to law, the report of a rule entitled “Truth in Lending (Regulation Z): Non-application to Earned Wage Access Products” received in the Office of the President of the Senate on January 5, 2026; to the Committee on Banking, Housing, and Urban Affairs.

INTRODUCTION OF BILLS AND JOINT RESOLUTIONS

The following bills and joint resolutions were introduced, read the first and second times by unanimous consent, and referred as indicated:

By Mr. WHITEHOUSE (for himself, Mr. PADILLA, Mr. MURPHY, Mr. BLUMENTHAL, Mr. WELCH, Mr. KIM, Mr. VAN HOLLEN, Ms. HIRONO, Mr. PETERS, Mr. DURBIN, Mr. MARKEY, Mr. KELLY, Ms. KLOBUCHAR, Mr. SCHIFF, Mr. COONS, Ms. CORTEZ MASTO, Mrs. GILLIBRAND, Mrs. SHAHEEN, Ms. WARREN, Mr. MERKLEY, Mr. REED, and Mr. BOOKER):

S. 3581. A bill to prohibit the payment of certain legal settlements to any individual convicted of assaulting a law enforcement officer in connection with breaching the Capitol on January 6, 2021; to the Committee on the Judiciary.

By Mr. PADILLA (for himself, Mr. WHITEHOUSE, Mr. MURPHY, Mr. BLUMENTHAL, Mr. WYDEN, Mr. WELCH, Mr. KIM, Mr. VAN HOLLEN, Ms. HIRONO, Mr. PETERS, Mr. DURBIN, Mr. MARKEY, Mr. KELLY, Ms. KLOBUCHAR, Mr. SCHIFF, Mr. COONS, Ms. CORTEZ MASTO, Mrs. GILLIBRAND, Mrs. SHAHEEN, Ms. WARREN, Mr. MERKLEY, Mr. REED, and Mr. BOOKER):

S. 3582. A bill to prohibit the use of Federal funds to compensate individuals who were prosecuted for their involvement in the attack on the United States Capitol on January 6, 2021, and for other purposes; to the Committee on the Judiciary.

By Mr. HUSTED:

S. 3583. A bill to establish a pilot program in which States may use consolidated funds, through Upward Mobility Grants, for anti-poverty programs, and for other purposes; to the Committee on Finance.

SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. PADILLA (for himself, Mr. SCHUMER, Mr. WHITEHOUSE, Mr. PETERS, Mr. DURBIN, Mr. SCHIFF, Mrs. GILLIBRAND, Mr. HEINRICH, Ms. DUCKWORTH, Ms. SMITH, Mr. REED, Ms. ALSOBROOKS, Mr. FETTERMAN, Mr. KING, Mr. KIM, Mr. BOOKER, Mr. MERKLEY, Mr. SCHATZ, Ms. BALDWIN, Mrs. MURRAY, Ms. CORTEZ MASTO, Ms. KLOBUCHAR, Mr. MARKEY, Mr. COONS, Mr. SANDERS, Mr. BLUMENTHAL, Mr. VAN HOLLEN, Ms. HIRONO, Mr. WELCH, Mrs. SHAHEEN, Ms. HASSAN, Mr. KAINE, Ms. CANTWELL, Mr. MURPHY, Ms. BLUNT ROCH-ESTER, and Ms. MURKOWSKI):

S. Res. 574. A resolution observing the fifth anniversary of the attack on the United States Capitol on January 6, 2021, and recognizing the essential work of United States Capitol personnel, including the United States Capitol Police; to the Committee on Rules and Administration.

By Mr. LANKFORD (for himself and Mr. MULLIN):

S. Res. 575. A resolution congratulating the Oklahoma State University men's cross country team for winning the 2025 National Collegiate Athletic Association Men's Division I Cross Country National Championship; considered and agreed to.

ADDITIONAL COSPONSORS

S. 128

At the request of Mr. LEE, the name of the Senator from Montana (Mr. SHEEHY) was added as a cosponsor of S. 128, a bill to amend the National Voter Registration Act of 1993 to require proof of United States citizenship to register an individual to vote in elections for Federal office, and for other purposes.

S. 858

At the request of Mr. JUSTICE, the name of the Senator from Texas (Mr. CORNYN) was added as a cosponsor of S. 858, a bill to authorize the National Medal of Honor Museum Foundation to establish a commemorative work on the National Mall to honor the extraordinary acts of valor, selfless service, and sacrifice displayed by Medal of Honor recipients.

S. 1335

At the request of Mr. TILLIS, the name of the Senator from Indiana (Mr. YOUNG) was added as a cosponsor of S. 1335, a bill to amend the Internal Revenue Code of 1986 to exclude debt held by certain insurance companies from capital assets and to extend capital loss carryovers for such companies from 5 years to 10 years.

S. 1650

At the request of Ms. DUCKWORTH, the name of the Senator from Massachusetts (Mr. MARKEY) was added as a cosponsor of S. 1650, a bill to amend title 38, United States Code, to modify authorities relating to the collective bargaining of employees in the Veterans Health Administration.

S. 1707

At the request of Mr. CASSIDY, the name of the Senator from Maine (Ms. COLLINS) was added as a cosponsor of S. 1707, a bill to amend the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code of 1986 with respect to minimum participation standards for pension plans and qualified trusts.

S. 1831

At the request of Mr. KAINE, the name of the Senator from Maine (Ms. COLLINS) was added as a cosponsor of S. 1831, a bill to amend the Internal Revenue Code of 1986 and the Employee Retirement Income Security Act of 1974 to allow for periodic automatic reenrollment under qualified automatic contribution arrangements, and for other purposes.

S. 1935

At the request of Ms. ROSEN, the name of the Senator from Minnesota (Ms. KLOBUCHAR) was added as a cosponsor of S. 1935, a bill to amend title XI of the Social Security Act to provide for the testing of a community-based palliative care model.

S. 1945

At the request of Mr. JUSTICE, the name of the Senator from Pennsylvania (Mr. MCCORMICK) was added as a cosponsor of S. 1945, a bill to prohibit States and local governments from prohibiting or limiting the connection, reconnection, modification, installation, transportation, distribution, or expansion of an energy service based on the type or source of energy to be delivered, and for other purposes.

S. 2019

At the request of Mr. CRAPO, the name of the Senator from Minnesota (Ms. KLOBUCHAR) was added as a cosponsor of S. 2019, a bill to establish a Task Force for Recognizing and Averting Payment Scams, and for other purposes.

S. 2521

At the request of Ms. ROSEN, the name of the Senator from Minnesota (Ms. KLOBUCHAR) was added as a cosponsor of S. 2521, a bill to allow participants in the National Health Service Corps to defer their obligated service in order to receive training in palliative care services.

S. 2761

At the request of Mr. TILLIS, the name of the Senator from Kansas (Mr. MARSHALL) was added as a cosponsor of S. 2761, a bill to amend title XVIII of the Social Security Act to provide long-term stability for Medicare beneficiary access to clinical diagnostic laboratory tests by improving the accuracy of, and feasibility of data collection for, the private payor-based fee schedule payment rates applied under the Medicare program for such tests, and for other purposes.

S. 2870

At the request of Mr. CORNYN, the names of the Senator from West Virginia (Mrs. CAPITO) and the Senator

from Nevada (Ms. CORTEZ MASTO) were added as cosponsors of S. 2870, a bill to amend the Controlled Substances Act to require regulated persons to identify tableting machines and encapsulating machines by serial number.

S. 3048

At the request of Ms. MURKOWSKI, the name of the Senator from Georgia (Mr. OSSOFF) was added as a cosponsor of S. 3048, a bill to amend the Controlled Substances Act to allow for the use of telehealth in substance use disorder treatment, and for other purposes.

S. 3101

At the request of Mr. SCOTT of Florida, the name of the Senator from Alaska (Mr. SULLIVAN) was added as a cosponsor of S. 3101, a bill to prevent citizens of foreign adversarial nations from entering into or enforcing surrogacy contracts in the United States.

S. 3229

At the request of Ms. ROSEN, the name of the Senator from New Mexico (Mr. HEINRICH) was added as a cosponsor of S. 3229, a bill to limit the authority of the President to impose duties on articles of food.

S. 3257

At the request of Mr. HOEVEN, the names of the Senator from Alaska (Mr. SULLIVAN) and the Senator from Wisconsin (Ms. BALDWIN) were added as cosponsors of S. 3257, a bill to require the Administrator of the Federal Aviation Administration to revise regulations for certain individuals carrying out aviation activities who disclose a mental health diagnosis or condition, and for other purposes.

S. 3259

At the request of Ms. ERNST, the name of the Senator from Wyoming (Ms. LUMMIS) was added as a cosponsor of S. 3259, a bill to amend the Infrastructure Investment and Jobs Act to require remaining funds under the Broadband Equity, Access, and Deployment Program to be used for deficit reduction.

S. 3322

At the request of Ms. CORTEZ MASTO, the name of the Senator from Arizona (Mr. GALLEGOS) was added as a cosponsor of S. 3322, a bill to amend or repeal certain provisions of Public Law 119-21 that undermine protections and heighten dangers for unaccompanied alien children, and for other purposes.

S. 3335

At the request of Mr. HOEVEN, the name of the Senator from Pennsylvania (Mr. MCCORMICK) was added as a cosponsor of S. 3335, a bill to reestablish the National Coal Council in the Department of Energy to provide advice and recommendations to the Secretary of Energy on matters relating to coal and the coal industry, and for other purposes.

S. 3376

At the request of Mrs. BLACKBURN, the name of the Senator from South Carolina (Mr. SCOTT) was added as a cosponsor of S. 3376, a bill to require the