

ADDITIONAL COSPONSORS

S. 97

At the request of Mr. CARDIN, the name of the Senator from Massachusetts (Mr. MARKEY) was added as a cosponsor of S. 97, a bill to amend title XVIII of the Social Security Act to provide for coverage of dental services under the Medicare program.

S. 346

At the request of Mr. BOOKER, the name of the Senator from New Mexico (Mr. HEINRICH) was added as a cosponsor of S. 346, a bill to end preventable maternal mortality and severe maternal morbidity in the United States and close disparities in maternal health outcomes, and for other purposes.

S. 377

At the request of Mrs. GILLIBRAND, the name of the Senator from Indiana (Mr. BRAUN) was added as a cosponsor of S. 377, a bill to promote and protect from discrimination living organ donors.

S. 388

At the request of Mr. MERKLEY, the name of the Senator from New Hampshire (Mrs. SHAHEEN) was added as a cosponsor of S. 388, a bill to suspend certain United States assistance for the Government of Honduras until corruption, impunity, and human rights violations are no longer systemic, and the perpetrators of these crimes are being brought to justice.

S. 445

At the request of Ms. HASSAN, the names of the Senator from Indiana (Mr. BRAUN) and the Senator from Oregon (Mr. MERKLEY) were added as cosponsors of S. 445, a bill to amend section 303(g) of the Controlled Substances Act (21 U.S.C. 823(g)) to eliminate the separate registration requirement for dispensing narcotic drugs in schedule III, IV, or V, such as buprenorphine, for maintenance or detoxification treatment, and for other purposes.

S. 812

At the request of Mr. MENENDEZ, the name of the Senator from Texas (Mr. CRUZ) was added as a cosponsor of S. 812, a bill to direct the Secretary of State to develop a strategy to regain observer status for Taiwan in the World Health Organization, and for other purposes.

S. 924

At the request of Mrs. BLACKBURN, the name of the Senator from West Virginia (Mrs. CAPITO) was added as a cosponsor of S. 924, a bill to establish a demonstration program to provide payments on eligible loans for individuals who are eligible for the National Health Service Corps Loan Repayment Program.

S. 1031

At the request of Mr. WARNOCK, the name of the Senator from New Mexico (Mr. LUJÁN) was added as a cosponsor of S. 1031, a bill to require the Comptroller General of the United States to conduct a study on disparities associated with race and ethnicity with re-

spect to certain benefits administered by the Secretary of Veterans Affairs, and for other purposes.

S. 1068

At the request of Mr. BROWN, the name of the Senator from New Mexico (Mr. LUJÁN) was added as a cosponsor of S. 1068, a bill to direct the Occupational Safety and Health Administration to issue an occupational safety and health standard to protect workers from heat-related injuries and illnesses.

S. 1089

At the request of Mrs. BLACKBURN, the name of the Senator from New Hampshire (Ms. HASSAN) was added as a cosponsor of S. 1089, a bill to direct the Government Accountability Office to evaluate appropriate coverage of assistive technologies provided to patients who experience amputation or live with limb difference.

S. 1175

At the request of Mr. BURR, the name of the Senator from New Hampshire (Ms. HASSAN) was added as a cosponsor of S. 1175, a bill to categorize public safety telecommunications as a protective service occupation under the Standard Occupational Classification System.

S. 1198

At the request of Ms. HASSAN, the name of the Senator from Arizona (Ms. SINEMA) was added as a cosponsor of S. 1198, a bill to amend title 38, United States Code, to improve and expand the Solid Start program of the Department of Veterans Affairs, and for other purposes.

S. 1302

At the request of Mr. BROWN, the name of the Senator from Montana (Mr. TESTER) was added as a cosponsor of S. 1302, a bill to amend title II of the Social Security Act to repeal the Government pension offset and windfall elimination provisions.

S. 1404

At the request of Mr. MARKEY, the names of the Senator from Tennessee (Mr. HAGERTY) and the Senator from Delaware (Mr. COONS) were added as cosponsors of S. 1404, a bill to award a Congressional Gold Medal to the 23d Headquarters Special Troops and the 3133d Signal Service Company in recognition of their unique and distinguished service as a "Ghost Army" that conducted deception operations in Europe during World War II.

S. 1428

At the request of Ms. KLOBUCHAR, the name of the Senator from Tennessee (Mrs. BLACKBURN) was added as a cosponsor of S. 1428, a bill to prohibit brand name drug companies from compensating generic drug companies to delay the entry of a generic drug into the market, and to prohibit biological product manufacturers from compensating biosimilar and interchangeable companies to delay the entry of biosimilar biological products and interchangeable biological products.

S. 1435

At the request of Mr. BLUMENTHAL, the names of the Senator from Illinois (Mr. DURBIN) and the Senator from Minnesota (Ms. KLOBUCHAR) were added as cosponsors of S. 1435, a bill to amend the Federal Trade Commission Act to prohibit product hopping, and for other purposes.

S. 1574

At the request of Mr. SCOTT of South Carolina, the name of the Senator from Delaware (Mr. CARPER) was added as a cosponsor of S. 1574, a bill to codify a statutory definition for long-term care pharmacies.

S. 1813

At the request of Mr. COONS, the names of the Senator from Colorado (Mr. BENNET), the Senator from West Virginia (Mr. MANCHIN), the Senator from Arizona (Ms. SINEMA), the Senator from Vermont (Mr. LEAHY), the Senator from California (Mrs. FEINSTEIN), the Senator from Arizona (Mr. KELLY), the Senator from California (Mr. PADILLA) and the Senator from Montana (Mr. TESTER) were added as cosponsors of S. 1813, a bill to direct the Secretary of Health and Human Services to support research on, and expanded access to, investigational drugs for amyotrophic lateral sclerosis, and for other purposes.

S. 1872

At the request of Ms. ERNST, the names of the Senator from Tennessee (Mr. HAGERTY), the Senator from Minnesota (Ms. KLOBUCHAR) and the Senator from Michigan (Ms. STABENOW) were added as cosponsors of S. 1872, a bill to award a Congressional Gold Medal, collectively, to the United States Army Rangers Veterans of World War II in recognition of their extraordinary service during World War II.

S. 1912

At the request of Mr. PADILLA, the name of the Senator from Maryland (Mr. CARDIN) was added as a cosponsor of S. 1912, a bill to clarify the rights of certain persons who are held or detained at a port of entry or at any facility overseen by U.S. Customs and Border Protection.

S. 1976

At the request of Mr. MERKLEY, the names of the Senator from Massachusetts (Mr. MARKEY) and the Senator from Vermont (Mr. SANDERS) were added as cosponsors of S. 1976, a bill to establish a program to oversee the global COVID-19 response and prepare for future pandemics, and for other purposes.

S. 2048

At the request of Mr. BROWN, the name of the Senator from Michigan (Ms. STABENOW) was added as a cosponsor of S. 2048, a bill to amend title XVIII of the Social Security Act to count a period of receipt of outpatient observation services in a hospital toward satisfying the 3-day inpatient hospital requirement for coverage of skilled nursing facility services under Medicare.

S. 2081

At the request of Ms. HIRONO, the names of the Senator from California (Mrs. FEINSTEIN) and the Senator from Colorado (Mr. BENNET) were added as cosponsors of S. 2081, a bill to improve the structure of the Federal Pell Grant program, and for other purposes.

S. 2085

At the request of Mr. WHITEHOUSE, the name of the Senator from Delaware (Mr. COONS) was added as a cosponsor of S. 2085, a bill to amend the Internal Revenue Code of 1986 to provide for carbon dioxide and other greenhouse gas and criteria air pollutant emission fees, provide rebates to low- and middle-income Americans, invest in fossil fuel communities and workers, invest in environmental justice communities, and for other purposes.

S. 2229

At the request of Mr. KELLY, the name of the Senator from North Carolina (Mr. BURR) was added as a cosponsor of S. 2229, a bill to require the Secretary of Transportation to carry out a highway formula modernization study, and for other purposes.

S. 2315

At the request of Mr. WARNOCK, the name of the Senator from Massachusetts (Ms. WARREN) was added as a cosponsor of S. 2315, a bill to require the Secretary of Health and Human Services to establish a program to provide health care coverage to low-income adults in States that have not expanded Medicaid.

S. 2405

At the request of Mr. SULLIVAN, the name of the Senator from Alaska (Ms. MURKOWSKI) was added as a cosponsor of S. 2405, a bill to amend title 38, United States Code, to authorize the Secretary of Veterans Affairs to award grants to States to improve outreach to veterans, and for other purposes.

S. 2447

At the request of Mr. MARKEY, the name of the Senator from Minnesota (Ms. SMITH) was added as a cosponsor of S. 2447, a bill to amend the American Rescue Plan Act of 2021 to provide additional funding for E-rate support for emergency educational connections and devices, and for other purposes.

S. 2449

At the request of Mr. GRAHAM, the name of the Senator from Tennessee (Mr. HAGERTY) was added as a cosponsor of S. 2449, a bill to amend chapter 44 of title 18, United States Code, to enhance penalties for theft of a firearm from a Federal firearms licensee.

S. 2467

At the request of Mr. CASSIDY, the name of the Senator from Minnesota (Ms. SMITH) was added as a cosponsor of S. 2467, a bill to provide for a Public Health Emergency Fund, and for other purposes.

S. 2489

At the request of Mr. COTTON, the names of the Senator from Texas (Mr. CRUZ) and the Senator from North

Carolina (Mr. TILLIS) were added as cosponsors of S. 2489, a bill to require the maintenance of the country of origin markings for imported goods produced in the West Bank or Gaza, and for other purposes.

S. RES. 310

At the request of Mr. ROMNEY, his name was added as a cosponsor of S. Res. 310, a resolution expressing solidarity with Cuban citizens demonstrating peacefully for fundamental freedoms, condemning the Cuban regime's acts of repression, and calling for the immediate release of arbitrarily detained Cuban citizens.

At the request of Mr. HAGERTY, his name was added as a cosponsor of S. Res. 310, supra.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. REED (for himself, Mr. MERKLEY, Mr. BROWN, Mr. VAN HOLLEN, Ms. SMITH, Mr. BOOKER, Mr. BLUMENTHAL, Mr. SCHATZ, Mrs. FEINSTEIN, Mr. WARNOCK, Mr. LEAHY, and Mr. WYDEN):

S. 2508. A bill to amend the Truth in Lending Act to extend the consumer credit protections provided to members of the Armed Forces and their dependents under title 10, United States Code, to all consumers; to the Committee on Banking, Housing, and Urban Affairs.

Mr. REED. Mr. President, today I am reintroducing the Veterans and Consumers Fair Credit Act (VCFCA) along with Senator MERKLEY, Senate Banking Committee Chairman BROWN, and many of my colleagues. This important legislation would extend the bipartisan Military Lending Act's (MLA) protections for active-duty servicemembers and their families to all Americans by imposing a nationwide 36 percent cap on the annual percentage rate (APR) for most extensions of consumer credit.

The MLA was enacted on a bipartisan basis in 2006 to rein in payday and other unscrupulous lenders that targeted American troops with abusive and predatory loans. Unfortunately, the MLA does not protect veterans or Gold Star families from these exploitative practices. Our servicemembers and their families should not lose important consumer protections simply because they retire, separate from honorable service, or lose their loved ones. As such, our legislation would extend the MLA's protections to veterans and Gold Star families as well as ensure that all Americans are shielded from predatory loans.

Hundreds of millions of American consumers could benefit from a 36 percent APR cap. In states that do not have such a cap, predatory lenders are permitted to offer loans with triple-digit APRs that trap individuals in cycles of debt. For instance, the Consumer Financial Protection Bureau found that 80 percent of payday loans are rolled over or renewed within two weeks. This practice can cause bor-

rowers to pay more in fees than the amount of money they originally borrowed, which is a sign of predatory lending and poor underwriting.

According to a coalition of community organizations, payday lenders are known to target the most vulnerable, including seniors, veterans, and low-income borrowers. Many in these communities were already struggling to make ends meet before the pandemic, and continuing to pay exorbitant APRs may cause them to fall deeper into economic insecurity. This is why it's important to extend strong protections against unscrupulous lenders to all Americans.

The MLA's successful track record demonstrates that providing for reasonable, responsible limits on interest rates does not cut off consumers' access to credit. According to a May 2021 report from the Department of Defense, "credit cards, auto loans, and personal loans are widely available at risk-based rates under the 36 percent [military] APR" and "[s]ervice members continue to have ample access to necessary credit."

Moreover, this legislation would follow the trend in many states towards greater protections against predatory loans. Eighteen states and the District of Columbia have enacted APR caps of 36% or lower for payday loans or banned them altogether. Lenders in these states have incentives to offer more affordable loans that borrowers have an ability to repay. The same incentives should apply across the nation.

I thank the bill's supporters, including the Consumer Federation of America, the National Consumer Law Center (on behalf of its low income clients), the Center for Responsible Lending, Americans for Financial Reform, Veterans Education Success, the Military Officers Association of America, and the National Military Family Association.

I urge our colleagues to join us in supporting this important legislation.

By Mr. Kaine (for himself and Mr. RUBIO):

S. 2509. A bill to authorize the New Partnerships Initiative to expand and diversify the partner base of the United States Agency for International Development and to provide more entry points for organizations to work with USAID; to the Committee on Foreign Relations.

Mr. Kaine. Mr. President. The United States Agency for International Development's (USAID) New Partnerships Initiative (NPI) was formed to help small and local nonprofit organizations partner with the agency on humanitarian work, and was inspired in part by requests from Congress for USAID to cooperate more closely with these organizations. The program was founded on the principle that greater diversity and competition among the USAID partner base would lead to better and more effective development