

“(ii) any fee for a credit-related ancillary product sold in connection with the credit card account under an open-end (not home-secured) consumer credit plan.

“(d) RELATION TO STATE LAW.—Nothing in this section may be construed to preempt any provision of State law that provides greater protection to consumers than is provided under this section.

“(e) PENALTIES AND REMEDIES.—Section 987(f) of title 10, United States Code, shall apply to a creditor who extends consumer credit to a consumer in violation of this section to the same extent as such section 987(f) applies to a creditor who extends consumer credit to a covered member or a dependent, as those terms are defined in such section 987.

“(f) PRESERVATION OF STATE ENFORCEMENT.—

“(1) STATE ATTORNEYS GENERAL.—Not later than 3 years after the date on which a violation of this section occurs, the attorney general of a State (or an equivalent official) may bring a civil action in the name of that State—

“(A) in any district court of the United States that is located in that State or in a State court that is located in that State and that has jurisdiction over the defendant; and

“(B) to—

“(i) enforce provisions of this section or rules issued under this section; and

“(ii) secure remedies under provisions of this section or remedies otherwise provided under other law.

“(2) STATE REGULATORS.—Not later than 3 years after the date on which a violation of this section occurs, a State regulator may bring a civil action or initiate another appropriate proceeding to—

“(A) enforce the provisions of this section or regulations issued under this section with respect to any entity that is, or is required to be, State-chartered, incorporated, licensed, or otherwise authorized to do business under State law; and

“(B) secure remedies under provisions of this section or remedies otherwise provided under other provisions of law with respect to an entity described in subparagraph (A).

“(3) NOTICE REQUIREMENT; ADDITIONAL REGULATIONS.—Subsections (b), (c), and (d) of section 1042 of the Consumer Financial Protection Act of 2010 (12 U.S.C. 5552), shall apply to a civil action or other appropriate proceeding brought or initiated under paragraph (1) or (2) to the same extent as those subsections apply to actions and other administrative and regulatory proceedings described in subsection (a) of that section.

“(g) REGULATIONS.—

“(1) IN GENERAL.—Notwithstanding section 1027(c) of the Consumer Financial Protection Act (12 U.S.C. 5517(o)), not later than 1 year after the date of enactment of this section, the Bureau, in consultation with the Secretary of Defense, shall—

“(A) issue rules carrying out this section; and

“(B) notify Congress and the public, including on the website of the Bureau, regarding the issuance of the rules required under subparagraph (A).

“(2) CONSISTENCY.—The rules issued by the Bureau under paragraph (1)—

“(A) shall be consistent with rules issued by the Secretary of Defense to carry out section 987 of title 10, United States Code; and

“(B) may not provide lesser protection to consumers than the protection afforded covered members, as defined in section 987 of title 10, United States Code, in applicable provisions in the rules issued by the Secretary of Defense on July 22, 2015, to carry out that section.”.

(b) TECHNICAL AND CONFORMING AMENDMENT.—The table of contents for chapter 2 of

the Truth in Lending Act is amended by adding at the end the following:

“140B. Limitations on consumer credit and maximum rates of interest.”.

(c) APPLICABILITY.—The amendments made by subsection (a) shall apply to an extension of credit made after the earlier of—

(1) the date on which the rules issued by the Bureau of Consumer Financial Protection under subsection (g) of section 140B of the Truth in Lending Act, as added by subsection (a) of this section, require compliance; and

(2) the date that is 18 months after the date of enactment of this Act.

SA 1286. Mr. SCHUMER (for Mrs. SHAHEEN) proposed an amendment to the resolution S. Res. 208, expressing support for the designation of November 12, 2023, as “National Warrior Call Day” and recognizing the importance of connecting warriors in the United States to support structures necessary to transition from the battlefield, especially peer-to-peer connection; as follows:

On page 3, line 14, strike “members of the Armed Forces carry” and insert “can afflict veterans and members of the Armed Forces”.

SA 1287. Mr. SCHUMER (for Mrs. SHAHEEN) proposed an amendment to the resolution S. Res. 208, expressing support for the designation of November 12, 2023, as “National Warrior Call Day” and recognizing the importance of connecting warriors in the United States to support structures necessary to transition from the battlefield, especially peer-to-peer connection; as follows:

In the seventh whereas clause of the preamble, strike “can lead” and insert “led, in some cases,”.

SA 1288. Mr. BRAUN (for himself, Mr. BUDD, and Mr. VANCE) submitted an amendment intended to be proposed to amendment SA 1092 proposed by Mrs. MURRAY (for herself and Ms. COLLINS) to the bill H.R. 4366, making appropriations for military construction, the Department of Veterans Affairs, and related agencies for the fiscal year ending September 30, 2024, and for other purposes; which was ordered to lie on the table; as follows:

At the appropriate place, insert the following:

SEC. ____ . PROTECTING THE RIGHT TO KEEP AND BEAR ARMS.

(a) **SHORT TITLE.**—This section may be cited as the “Protecting the Right To Keep and Bear Arms Act of 2023”.

(b) **LIMITATION ON DECLARATIONS BY PRESIDENT.**—The President (or any designee thereof) shall not, for the purpose of imposing gun control, declare an emergency pursuant to the National Emergencies Act (50 U.S.C. 1601 et seq.) or an emergency or major disaster pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 et seq.).

(c) **LIMITATION ON DECLARATIONS BY HHS.**—The Secretary of Health and Human Services shall not, for the purpose of imposing gun control, declare a public health emergency pursuant to section 319 of the Public Health Service Act (42 U.S.C. 247d).

(d) **FIREARMS POLICIES.**—Section 706(a) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5207(a)) is amended—

(1) in paragraph (3) by striking “; or” and inserting a semicolon;

(2) in paragraph (4) by striking the period and inserting a semicolon; and

(3) by adding at the end the following:

“(5) prohibit the possession, manufacturing, sale, or transfer of firearms, as protected by the Second Amendment to the Constitution of the United States;

“(6) prohibit the possession, manufacturing, sale, or transfer of ammunition;

“(7) prohibit the possession, manufacturing, sale, or transfer of ammunition feeding devices; or

“(8) prohibit the possession, manufacturing, sale, or transfer of firearms accessories.”.

AUTHORITY FOR COMMITTEES TO MEET

Mr. SCHUMER. Madam President, I have four requests for committees to meet during today's session of the Senate. They have the approval of the Majority and Minority Leaders.

Pursuant to rule XXVI, paragraph 5(a), of the Standing Rules of the Senate, the following committees are authorized to meet during today's session of the Senate:

COMMITTEE ON ENERGY AND NATURAL RESOURCES

The Committee on Energy and Natural Resources is authorized to meet during the session of the Senate on Thursday, September 21, 2023, at 9:30 a.m., to conduct a business meeting.

COMMITTEE ON HEALTH, EDUCATION, LABOR, AND PENSIONS

The Committee on Health, Education, Labor, and Pensions is authorized to meet in executive session during the session of the Senate on Thursday, September 21, 2023, at 11 a.m.

COMMITTEE ON HOMELAND SECURITY AND GOVERNMENTAL AFFAIRS

The Committee on Homeland Security and Governmental Affairs is authorized to meet during the session of the Senate on Thursday, September 21, 2023, at 11 a.m., to conduct a hearing on nominations.

SPECIAL COMMITTEE ON AGING

The Special Committee on Aging is authorized to meet during the session of the Senate on Thursday, September 21, 2023, at 9 a.m., to conduct a hearing.

PRIVILEGES OF THE FLOOR

Ms. ERNST. Madam President, I ask unanimous consent that Katherine James, a defense fellow in my office, be granted floor privileges for the remainder of the Congress.

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

Mr. GRASSLEY. Madam President, before I speak, I would like to ask unanimous consent that Silvia Symber, a detailee in my office, be granted floor privileges for the remainder of the Congress.

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

SECURING GROWTH AND ROBUST LEADERSHIP IN AMERICAN AVIATION ACT—MOTION TO PROCEED

Mr. SCHUMER. Mr. President, I move to proceed to Calendar No. 211, H.R. 3935.

The PRESIDING OFFICER. The clerk will report the motion.

The senior assistant legislative clerk read as follows:

Motion to proceed to Calendar No. 211, H.R. 3935, to amend title 49, United States Code, to reauthorize and improve the Federal Aviation Administration and other civil aviation programs, and for other purposes.

CLOTURE MOTION

Mr. SCHUMER. Mr. President, I send a cloture motion to the desk.

The PRESIDING OFFICER. The cloture motion having been presented under rule XXII, the Chair directs the clerk to read the motion.

The senior assistant legislative clerk read as follows:

CLOTURE MOTION

We, the undersigned Senators, in accordance with the provisions of rule XXII of the Standing Rules of the Senate, do hereby move to bring to a close debate on the motion to proceed to Calendar No. 211, H.R. 3935, a bill to amend title 49, United States Code, to reauthorize and improve the Federal Aviation Administration and other civil aviation programs, and for other purposes.

Charles E. Schumer, Patty Murray, Jack Reed, Benjamin L. Cardin, Martin Heinrich, Robert P. Casey, Jr., Tina Smith, Alex Padilla, Christopher A. Coons, Jeanne Shaheen, Tim Kaine, Mark R. Warner, Richard Blumenthal, Christopher Murphy, Chris Van Hollen, Debbie Stabenow, Gary C. Peters.

Mr. SCHUMER. I ask unanimous consent that the mandatory quorum call for the cloture motion filed today, September 21, be waived.

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

Mr. SCHUMER. Mr. President, I have just filed cloture to move forward on FAA. As I have said for months, we must work in a bipartisan fashion to keep our government open, avoid a shutdown, and avoid inflicting unnecessary pain on the American people.

This action will give the Senate the option to do just that.

EXPRESSING SUPPORT FOR THE DESIGNATION OF NOVEMBER 12, 2023, AS “NATIONAL WARRIOR CALL DAY”

Mr. SCHUMER. Mr. President, I ask unanimous consent that the Committee on the Judiciary be discharged from further consideration, and the Senate now proceed to S. Res. 208.

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

The clerk will report the resolution by title.

The senior assistant legislative clerk read as follows:

A resolution (S. Res. 208) expressing support for the designation of November 12, 2023, as “National Warrior Call Day” and recognizing the importance of connecting warriors

in the United States to support structures necessary to transition from the battlefield, especially peer-to-peer connection.

There being no objection, the committee was discharged, and the Senate proceeded to consider the resolution.

Mr. SCHUMER. I ask unanimous consent that the Shaheen amendment at the desk to the resolution be agreed to; the resolution as amended be agreed to; the Shaheen amendment at the desk to the preamble be agreed to; the preamble as amended be agreed to; and that the motions to reconsider be considered made and laid upon the table.

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

The amendment (No. 1286) to the resolution was agreed to as follows:

(Purpose: To amend the resolving clause)

On page 3, line 14, strike “members of the Armed Forces carry” and insert “can afflict veterans and members of the Armed Forces”.

The resolution (S. Res. 208), as amended, was agreed to.

The amendment (No. 1287) to the preamble was agreed to as follows:

(Purpose: To amend the preamble)

In the seventh whereas clause of the preamble, strike “can lead” and insert “led, in some cases,”.

The preamble, as amended, was agreed to.

The resolution, as amended, with its preamble, as amended, reads as follows:

S. RES. 208

Whereas establishing an annual “National Warrior Call Day” will draw attention to the members of the Armed Forces whose connection to one another is key to the veterans in the United States who may be dangerously disconnected from family, friends, and support systems;

Whereas the number of suicides of members of the Armed Forces serving on active duty was 519 in 2021;

Whereas, in 2020, there were 6,146 veteran suicide deaths, and the unadjusted rate of suicide in 2020 among veterans was 31.7 per 100,000;

Whereas, after adjusting for sex and age, the rate of veteran suicide in 2020 was 57 percent higher than non-veteran adults;

Whereas more veterans have died by suicide in the last 10 years than members of the Armed Forces who died from combat in Vietnam;

Whereas many of the veterans who take their own lives have had no contact with the Department of Veterans Affairs;

Whereas the Coronavirus Disease 2019 (COVID-19) pandemic led, in some cases, to increased isolation and disconnection, further exacerbating mental and physical ailments such as post-traumatic stress disorder and traumatic brain injury;

Whereas invisible wounds linked to an underlying and undiagnosed traumatic brain injury can mirror many mental health conditions, a problem that can be addressed through appropriate medical treatment;

Whereas additional research is needed to highlight the connection between traumatic brain injury as a root cause of invisible wounds and suicide by members of the Armed Forces and veterans; and

Whereas November 12, 2023, would be an appropriate day to designate as “National Warrior Call Day”: Now, therefore, be it

Resolved, That the Senate—

(1) supports the designation of November 12, 2023, as “National Warrior Call Day”;

(2) encourages all individuals in the United States, especially members of the Armed Forces serving on active duty and veterans, to call a warrior, have an honest conversation, and connect them with support, understanding that making a warrior call could save a life; and

(3) implores all individuals in the United States to recommit themselves to engaging with members of the Armed Forces through “National Warrior Call Day” and other constructive efforts that result in solutions and treatment for the invisible scars that can afflict veterans and members of the Armed Forces.

EXPRESSING SUPPORT FOR DESIGNATION OF THE WEEK OF SEPTEMBER 17 THROUGH 23, 2023, AS NATIONAL ADULT EDUCATION AND FAMILY LITERACY WEEK

Mr. SCHUMER. Mr. President, I ask unanimous consent that the Senate proceed to consideration of S. Res. 358, submitted earlier today.

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

The clerk will report the resolution by title.

The senior assistant legislative clerk read as follows:

A resolution (S. Res. 358) expressing support for designation of the week of September 17 through 23, 2023, as National Adult Education and Family Literacy Week.

There being no objection, the Senate proceeded to consider the resolution.

Mr. SCHUMER. I ask unanimous consent the resolution be agreed to, the preamble be agreed to, and that the motions to reconsider be considered made and laid upon the table with no intervening action or debate.

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

The resolution (S. Res. 358) was agreed to.

The preamble was agreed to.
(The resolution, with its preamble, is printed in today’s RECORD under “Submitted Resolutions.”)

RECOGNIZING AND SUPPORTING THE GOALS AND IDEALS OF NATIONAL FORENSIC SCIENCE WEEK

Mr. SCHUMER. I ask unanimous consent that the Senate proceed to the consideration of S. Res. 359, submitted earlier today.

The PRESIDING OFFICER. The clerk will report the resolution.

The senior assistant legislative clerk read as follows:

A resolution (S. Res. 359) recognizing and supporting the goals and ideals of National Forensic Science Week.

There being no objection, the Senate proceeded to consider the resolution.

Mr. SCHUMER. I ask unanimous consent that the resolution be agreed to, the preamble be agreed to, and that the motions to reconsider be considered made and laid upon the table with no intervening action or debate.

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