

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. Nineteen States and the District of Columbia have enacted 36 percent APR caps or banned payday loans. 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 170 consumer advocacy groups, faith-based organizations, veteran service organizations, and trade associations that support this bill, 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, Amalgamated Bank, the Military Officers Association of America, and the National Military Family Association.

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

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 503—CONGRATULATING THE FLORIDA STATE UNIVERSITY SEMINOLES FOR WINNING THE 2023 ATLANTIC COAST CONFERENCE FOOTBALL CHAMPIONSHIP

Mr. SCOTT of Florida (for himself and Mr. RUBIO) submitted the following resolution; which was referred to the Committee on Commerce, Science, and Transportation:

S. RES. 503

Whereas, on December 2, 2023, the Florida State University Seminoles football team won the 2023 Atlantic Coast Conference (ACC) Football Championship;

Whereas this marks a conference-leading 16th ACC Football Championship that the Seminoles have won since they joined the ACC in 1992;

Whereas the Seminoles defeated the nationally-ranked University of Louisville football team in the 19th ACC Football Championship game;

Whereas the Seminoles finished the regular season undefeated for the sixth time in program history;

Whereas the Seminoles were 1 of only 3 undefeated Power Five conference teams in America.

Whereas this marks the 109th ACC title for Florida State University Seminoles Athletics;

Whereas the Seminoles led all schools with 8 Seminoles players selected to the ACC All-Conference First Team;

Whereas the Seminoles led all schools with 17 ACC All-Conference selections on the first, second, and third teams;

Whereas Seminoles quarterback Jordan Travis—

(1) earned the 2023 ACC Football Player of the Year award; and

(2) earned the 2023 ACC Offensive Player of the Year award;

Whereas Seminoles Head Coach Michael Norvell—

(1) won his first ACC Football Championship in only his fourth season as head coach; and

(2) is only the fourth coach in program history to finish the regular season undefeated;

Whereas the Seminoles were the only undefeated Power Five Conference Champion to ever be left out of the playoffs;

Whereas the Seminoles were never ranked lower than fifth in any College Football Playoff rankings;

Whereas the Seminoles were jumped in the final College Football Playoff rankings by 2 teams with 1 loss despite the Seminoles having an undefeated record;

Whereas for the first time in the 10-year history of the College Football Playoffs system, 2 teams below the top 6 in the penultimate rankings each made an unprecedented jump of 4 spots to make the playoffs in the final rankings;

Whereas the 13-member College Football Playoff Selection Committee has continually operated under an opaque structure and decision-making process during its 10-year history, culminating in the unprecedented decision to leave out the undefeated Seminoles from the playoffs;

Whereas the College Football Playoff Selection Committee failed to adhere to its own College Football Playoff Selection Committee Protocols and Guiding Principles during the selection process;

Whereas the College Football Playoff Selection Committee did not follow its own precedent, such as when in 2014 the Committee admitted a 1-loss team into the playoffs, despite starting and winning its conference championship game with a third-string quarterback;

Whereas, despite facing substantial adversity throughout the entire season and the loss of numerous key players to injuries, the Seminoles finished the season undefeated and as the ACC Football Champions; and

Whereas the entire Seminoles roster, the coaches, and the support staff should be recognized for their outstanding season and contributions to an outstanding season: Now, therefore, be it

Resolved, That the Senate—

(1) congratulates the Florida State University football team, and the students, alumni, faculty, staff, and trustees of Florida State University, for winning the 2023 Atlantic Coast Conference Football Championship and completing an undefeated season; and

(2) respectfully directs the Secretary of the Senate to transmit an enrolled copy of this resolution to—

(A) the President of Florida State University, Richard McCullough;

(B) the Athletic Director of Florida State University, Michael Alford; and

(C) the Head Coach of the Florida State University football team, Michael Norvell.

SENATE RESOLUTION 504—REQUESTING INFORMATION ON ISRAEL'S HUMAN RIGHTS PRACTICES PURSUANT TO SECTION 502B(C) OF THE FOREIGN ASSISTANCE ACT OF 1961

Mr. SANDERS submitted the following resolution; which was referred to the Committee on Foreign Relations:

S. RES. 504

Whereas there have been 5 rounds of fighting between Israel and Hamas in the last 15 years;

Whereas the current round of conflict began on October 7, 2023, when Hamas, a terrorist organization, unleashed a brutal attack against Israel, killing some 1,200 innocent men, women, and children, and taking more than 200 hostages;

Whereas United States citizens were among those killed and abducted by Hamas;

Whereas the Senate has unanimously reaffirmed Israel's right to defend itself against Hamas terrorism and respond against the perpetrators of the October 7, 2023, attack;

Whereas Israel has conducted retaliatory military operations against targets in Gaza since October 7, 2023, relying heavily on the use of airstrikes and artillery bombardment;

Whereas, as of December 14, 2023, nearly 19,000 people have been killed and more than 50,000 wounded in the Israeli counteroffensive in Gaza since October 7, 2023;

Whereas 70 percent of those killed in Gaza are reported to be women and children;

Whereas the United Nations, World Health Organization, human rights monitors, outside academic studies, the Government of Israel, and United States officials find these figures to be broadly reliable;

Whereas the United Nations, United States officials, and outside experts believe the current death toll is likely higher, with thousands of bodies trapped beneath the rubble in Gaza;

Whereas 135 United Nations aid workers have been killed in Gaza since October 7, 2023;

Whereas nearly 1,900,000 people, more than 85 percent of the population, have been displaced across the Gaza Strip since October 7, 2023;

Whereas, on November 24, 2023, the United Nations reported that "across the Gaza Strip, over 234,000 housing units have been damaged and more than 46,000 homes have been completely destroyed, amounting to over 60 [percent] of the total housing stock";

Whereas 43 United Nations facilities have sustained direct hits, 60 United Nations installations have sustained collateral damage, and 11 bakeries have been destroyed in the bombardment;

Whereas academic analysis of satellite radar data confirms the United Nations assessment that some 60 percent of the buildings in northern Gaza have been severely damaged and, across the Gaza Strip, "between 82,600 and 105,300 buildings have been left in ruins, according to the estimate, which counts buildings where at least half the structure was damaged";

Whereas Robert Pape, Professor of Political Science at the University of Chicago, said that "over the space of two years, between 1943 and 1945, the Allied bombing of 61 major German cities razed an estimated 50 percent of their urban areas," and that the Allied bombing of Dresden severely damaged 56 percent of that city's non-industrial buildings and half of its homes, a threshold the bombing in Gaza has matched in 2 months;

Whereas the Israeli military has made extensive use of Mark 84 2,000-pound bombs, Mark 83 1,000-pound bombs, Mark 82 500-pound bombs, and 155mm artillery in densely populated urban areas with a large civilian presence;

Whereas these munitions are manufactured in the United States and supplied to Israel by the United States;

Whereas the Washington Post reports that, in the first 6 weeks after October 7, 2023, the Government of Israel dropped more than 22,000 guided and unguided bombs on Gaza that were supplied by the United States;

Whereas CNN reports, based on United States intelligence assessments, that 40 to 45 percent of the 29,000 air-to-ground munitions

that Israel has used in Gaza since October 7, 2023 have been unguided “dumb bombs”;

Whereas the Wall Street Journal reports that the United States has provided at least 15,000 bombs and 57,000 155mm artillery shells to Israel since October 7, 2023, including more than 5,000 Mark 82 unguided 500-pound bombs, more than 5,400 Mark 84 2,000-pound bombs, and thousands of smaller munitions and targeting kits;

Whereas these munitions were delivered with the knowledge that they would likely be used in Gaza, a densely populated urban area with a large civilian presence;

Whereas the entire Gaza Strip is the physical size of Las Vegas but has more than 3 times the population, and Gaza City is more densely populated than New York City;

Whereas, on December 1, 2023, United States officials told the Wall Street Journal that “Israel used an American-provided bomb with a large payload in one of the deadliest strikes of the entire war, an attack that leveled an apartment block in Gaza’s Jabalia refugee camp, killing more than 100 people” in its effort to eliminate a Hamas leader, also reported killed in the strike; and

Whereas Amnesty International has found, based on photographic and satellite evidence, as well as on-the-ground investigation and analysis of bomb fragments, that United States-made Joint Direct Attack Munitions (JDAM) were used in 2 deadly Israeli airstrikes on homes in Gaza in which 43 civilians were killed: Now, therefore, be it

Resolved,

SECTION 1. REQUEST FOR INFORMATION ON ISRAEL’S HUMAN RIGHTS PRACTICES.

(a) STATEMENT REQUESTED.—The Senate requests that the Secretary of State, not later than 30 days after the date of the adoption of this resolution, transmit to the Committee on Foreign Relations of the Senate and the Committee on Foreign Affairs of the House of Representatives, pursuant to section 502B(c) of the Foreign Assistance Act of 1961 (22 U.S.C. 2304(c)), a statement regarding Israel’s human rights practices that has been prepared in collaboration with the Assistant Secretary of State for Democracy, Human Rights, and Labor and the Office of the Legal Adviser.

(b) ELEMENTS.—The statement submitted under subsection (a) should include—

(1) all available credible information concerning alleged violations of internationally recognized human rights by the Government of Israel, including—

(A) the denial of the right to life in the context of the armed conflict in Gaza and the West Bank caused by indiscriminate or disproportionate operations; and

(B) the denial of the right to life and the security of the person by the blanket denial of basic humanitarian needs, including food, water, medical care, fuel, and shelter;

(2) a description of the steps that the United States Government has taken to—

(A) promote respect for and observance of human rights as part of the Government of Israel’s activities, including in the context of the armed conflict in Gaza and the West Bank;

(B) limit the risk to civilian life and civilian infrastructure caused by Israeli military action in Gaza and the West Bank;

(C) discourage any practices that are inimical to internationally recognized human rights; and

(D) publicly or privately call attention to, and disassociate the United States and any security assistance provided for the Government of Israel from any practices described in subparagraph (C);

(3) an assessment, notwithstanding any practices described in paragraph (2)(B), of whether extraordinary circumstances exist

that necessitate a continuation of security assistance for the Government of Israel, and if so, a description of the circumstances and the extent to which security assistance should be continued (subject to such conditions as Congress may impose under section 502B of the Foreign Assistance Act of 1961 (22 U.S.C. 2304));

(4) a certification that no unit of the Israeli security forces receiving United States assistance since January 1, 2018, has—

(A) committed any gross violations of human rights; or

(B) continued to receive United States assistance in violation of section 620M of the Foreign Assistance Act of 1961 (22 U.S.C. 2378d) or section 362 of title 10, United States Code;

(5) a description of the manner and extent to which the Secretary of State or the Secretary of Defense has determined, for purposes of compliance with the vetting requirements of section 620M of the Foreign Assistance Act of 1961 (22 U.S.C. 2378d) and section 362 of title 10, United States Code, that any information relating to the commission of human rights violations by units of Israeli security forces is credible; and

(6) other information, including—

(A) a summary and list of United States weapons and munitions provided to Israel since October 7, 2023;

(B) an assessment from the Secretary of State of the likelihood that United States security assistance (as defined in section 502B(d) of the Foreign Assistance Act of 1961 (22 U.S.C. 2304(d))) will be used in support of Israeli activities related to the armed conflict in Gaza and the West Bank;

(C) a detailed assessment of the compliance of the Government of Israel with international human rights and humanitarian law during its operations in Gaza and the West Bank since October 7, 2023; and

(D) a description and assessment of the actions that the United States Government is taking to ensure end use monitoring protocols for all weapons sold or transferred to the Government of Israel for use in Gaza and the West Bank.

(c) GROSS VIOLATIONS OF HUMAN RIGHTS DEFINED.—In this section, the term “gross violations of human rights” has the meaning given the term “gross violations of internationally recognized human rights” in section 502B(d)(1) of the Foreign Assistance Act of 1961 (22 U.S.C. 2304).

SENATE RESOLUTION 505—CONDEMNING THE USE OF SEXUAL VIOLENCE AND RAPE AS A WEAPON OF WAR BY THE TERRORIST GROUP HAMAS AGAINST THE PEOPLE OF ISRAEL

Mrs. SHAHEEN (for herself, Mrs. BRITT, Mrs. GILLIBRAND, Mrs. FISCHER, Mr. FETTERMAN, Ms. COLLINS, Mr. CASEY, Mr. WARNOCK, Mr. OSSOFF, Mr. KING, Ms. HIRONO, Mr. VAN HOLLEN, Ms. DUCKWORTH, Mr. WYDEN, Mr. MURPHY, Mr. WHITEHOUSE, Mr. Kaine, Ms. CORTEZ MASTO, Mr. WARNER, Ms. ROSEN, Ms. HASSAN, Mr. BENNET, and Mr. PETERS) submitted the following resolution; which was referred to the Committee on Foreign Relations:

S. RES. 505

Whereas on October 7, 2023, the terrorist organization Hamas—

(1) attacked communities, military installations, and a music festival in southern Israel;

(2) killed approximately 1,200 people; and

(3) seized more than 200 hostages;

Whereas evidence that emerged in the first days after such attacks indicates that Hamas fighters deliberately used sexual violence against women and children;

Whereas Israeli police have gathered evidence from more than 1,500 women and men in Israel—

(1) who reported being sexually assaulted during such attacks;

(2) who were witness to such sexual assaults; or

(3) whose sexual assaults have been medically documented;

Whereas while gender-based violence is prevalent in many conflict settings—

(1) such violence is almost always severely underreported during and after a conflict; and

(2) the United Nations estimates that, in conflict areas, for every rape that is reported, between 10 and 20 cases of sexual violence are not reported;

Whereas the Civil Commission on October 7 Crimes by Hamas Against Women And Children, which seeks to document the sexual and gender-based atrocities committed on October 7, 2023, reported that it is unable to accurately estimate the number of such victims in part because many of them were killed during the Hamas attacks;

Whereas the victims of the deliberate use of sexual violence as a weapon to wage war against Israel are men and women of all ages, including children, teenagers, and the elderly;

Whereas eyewitness testimony reports that women at the Tribe of Nova music festival were gang-raped, tortured, mutilated, and executed;

Whereas Israeli officials have documented extensive sexual abuse of corpses;

Whereas reports from released hostages held by Hamas for more than a month indicate that women and men were subjected to sexual violence while in captivity;

Whereas the Geneva Convention relative to the Protection of Civilian Persons in Time of War, done at Geneva August 12, 1949 (commonly referred to as the “Fourth Geneva Convention”) recognizes rape in conflict settings as a war crime; and

Whereas sexual violence is used in many conflict settings as a tool to humiliate, control, oppress, and defeat women and the communities to which they belong: Now, therefore, be it

Resolved, That the Senate—

(1) honors the memories of all the victims of the October 7, 2023, terrorist attacks perpetrated by Hamas, including those who were victims of sexual violence, and stands with the survivors, their families, and the families of all the deceased;

(2) condemns in the strongest terms the deliberate use of gender-based violence against women and children in Israel during the terrorist attacks on October 7, 2023;

(3) calls upon the international community—

(A) to prioritize the elimination of gender-based violence in conflict settings;

(B) to respond to the testimonials of victims and recognize and condemn gender-based violence in conflict settings as soon as it is reported; and

(C) to take every possible step to end the widespread use of rape as a weapon of war;

(4) demands accountability for the perpetrators of rape as a weapon of war and justice for their victims; and

(5) stands with the women and girls of Israel, the victims of the heinous attacks of October 7, and all who have suffered rape as a weapon of war.