

protection that can occur when workers divide their careers between two countries.

The Supplementary Agreement amends the U.S.-Czech Social Security Agreement to account for a new Czech domestic health insurance law, which was enacted subsequent to the signing of the U.S.-Czech Social Security Agreement in 2007. By including the health insurance law within the scope of the U.S.-Czech Social Security Agreement, this amendment will exempt U.S. citizen workers and multinational companies from contributing to the Czech health insurance system, when such workers otherwise meet all of the ordinary criteria for such an exemption.

The U.S.-Czech Social Security Agreement, as amended, will continue to contain all provisions mandated by section 233 of the Social Security Act and other provisions that I deem appropriate to carry out the purposes of section 233, pursuant to section 233(c)(4) of the Social Security Act.

I also transmit for the information of the Congress a report required by section 233(e)(1) of the Social Security Act on the estimated number of individuals who will be affected by the Supplementary Agreement and its estimated cost effect. The Department of State and the Social Security Administration have recommended the Supplementary Agreement and related documents to me.

I commend the Supplementary Agreement to the U.S.-Czech Social Security Agreement and related documents.

BARACK OBAMA,  
THE WHITE HOUSE, October 6, 2015.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until approximately 4 p.m. today.

Accordingly (at 2 o'clock and 10 minutes p.m.), the House stood in recess.

□ 1601

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. HARRIS) at 4 o'clock and 1 minute p.m.

COMMUNICATION FROM THE  
CLERK OF THE HOUSE

The SPEAKER pro tempore laid before the House the following communication from the Clerk of the House of Representatives:

OFFICE OF THE CLERK,  
HOUSE OF REPRESENTATIVES,  
Washington, DC, October 6, 2015.

Hon. JOHN A. BOEHNER,  
The Speaker, House of Representatives,  
Washington, DC.

DEAR MR. SPEAKER: Pursuant to the permission granted in Clause 2(h) of Rule II of the Rules of the U.S. House of Representa-

tives, the Clerk received the following message from the Secretary of the Senate on October 6, 2015 at 2:59 p.m.:

Appointment:  
Social Security Advisory Board.  
With best wishes, I am  
Sincerely,

KAREN L. HAAS.

ANNOUNCEMENT BY THE SPEAKER  
PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the Chair will postpone further proceedings today on motions to suspend the rules on which a recorded vote or the yeas and nays are ordered, or on which the vote incurs objection under clause 6 of rule XX.

Record votes on postponed questions will be taken later.

CHILD SUPPORT ASSISTANCE ACT  
OF 2015

Mr. NEUGEBAUER. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 2091) to amend the Fair Credit Reporting Act to clarify the ability to request consumer reports in certain cases to establish and enforce child support payments and awards.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 2091

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

SECTION 1. SHORT TITLE.

This Act may be cited as the "Child Support Assistance Act of 2015".

SEC. 2. REQUESTS FOR CONSUMER REPORTS BY STATE OR LOCAL CHILD SUPPORT ENFORCEMENT AGENCIES.

Paragraph (4) of section 604(a) of the Fair Credit Reporting Act (15 U.S.C. 1681b(a)(4)) is amended—

(1) in subparagraph (A), by striking "or determining the appropriate level of such payments" and inserting " , determining the appropriate level of such payments, or enforcing a child support order, award, agreement, or judgment";

(2) in subparagraph (B)—

(A) by striking "paternity" and inserting "parentage"; and

(B) by adding "and" at the end;

(3) by striking subparagraph (C); and

(4) by redesignating subparagraph (D) as subparagraph (C).

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. NEUGEBAUER) and the gentlewoman from New York (Mrs. CAROLYN B. MALONEY) each will control 20 minutes.

The Chair recognizes the gentleman from Texas.

GENERAL LEAVE

Mr. NEUGEBAUER. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on this bill.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Texas?

There was no objection.

Mr. NEUGEBAUER. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in support of H.R. 2091. My friend and colleague, the gentleman from Maine (Mr. POLIQUIN), has worked hard to build significant bipartisan support for this commonsense legislation. It passed out of the Committee on Financial Services with a vote of 56-2.

Mr. Speaker, it is important to remember that most child support payments are collected from noncustodial parents through income withholding. In order to verify income, assets, and debt for purposes of establishing or enforcing child support obligations, State and local child support agencies and courts often request consumer reports from the consumer reporting agencies.

State and local child support agencies argue that the 10-day notice provision provides obligors with an opportunity to hide savings and other assets, run up credit card debt, and take other financial or employment actions to avoid or reduce child support payments.

This bill authorizes a consumer reporting agency to furnish a consumer report in response to a request by the head of a State or local child support enforcement agency if the requestor certifies that the report is needed for enforcing a child support order, award, agreement, or judgment. The bill also repeals the requirement of 10 days' prior notice to a consumer whose report is requested.

Mr. Speaker, this is a commonsense piece of legislation.

I urge my colleagues to support this legislation.

I reserve the balance of my time.

Mrs. CAROLYN B. MALONEY of New York. Mr. Speaker, I yield myself such time as I may consume.

I support H.R. 2091, the Child Support Assistance Act, because it will help child support enforcement agencies do their job and will make child support payments more efficient.

When a State child support enforcement agency wants to locate a parent who is delinquent on his or her child support payment, the agency requests the parent's consumer report from one of the consumer reporting agencies. This allows the agency to verify the parent's employment and income, which are key factors for child support payments.

Current law, however, requires the agency to provide the delinquent parent 10 days' notice before it can even request the consumer report from the credit bureaus. This 10-day head start serves no legitimate policy purpose. In fact, the only thing it does is give delinquent parents time to manipulate their financial position to evade paying their child support obligations.

The consequences of this 10-day notice requirement is that some delinquent parents who should be paying child support are not paying all they owe and the money they do pay isn't

getting to the families as quickly as it should.

This bill would eliminate this loophole by doing away with the 10-day notice requirement. Providing 10 days' notice before pulling someone's consumer report might make sense in some circumstances, but in this situation, it only slows down the wheels of justice and gives delinquent parents an opportunity to further avoid paying their child support obligations.

I support this bill that was reported out almost unanimously, with only two people voting against it. I would like to thank the gentleman from Maine (Mr. POLIQUIN) as well as Mr. ELLISON on the Democratic side for their hard work on this commonsense bill.

Mr. Speaker, I reserve the balance of my time.

Mr. NEUGEBAUER. Mr. Speaker, I yield 5 minutes to the gentleman from Maine (Mr. POLIQUIN). He has worked tirelessly on this piece of legislation. I appreciate his efforts.

Mr. POLIQUIN. Mr. Speaker, I thank the gentleman for yielding me this time. I am thrilled to stand before the House today as the author of the Child Support Assistance Act, H.R. 2091.

Across America today we have 17 million kids coast to coast who benefit from the child support program. In our great State of Maine alone, there are some 57,000 kids who need our help. As a single parent myself, I believe that the most important job in the world is taking care of our kids. Unfortunately, not every parent believes that.

After a court determines that a non-custodial parent owes financial support for his or her children, there currently is, as Mrs. MALONEY stated, a 10-day waiting period between the time when the court determines that money is owed for the kids and when the State agencies can start collecting that money. As a result, here across America there is about \$100 billion in unpaid child support. In the State of Maine alone, there is over \$500 million that is owed our kids.

This bill, H.R. 2091, the Child Support Assistance Act, fixes a technical part of this law that is a commonsense fix. As Mrs. MALONEY stated, it removes this 10-day waiting period.

Now, what that simply means is that a parent who is supposed to be responsible for his or her children will have less of an opportunity, less time to shift those assets or hide those assets, put them in the name of someone else or maybe even quit his or her job and be paid under the table.

That is not right, and that is certainly not fair. We need in this Chamber Republicans and Democrats to stand up and be compassionate and to help those 17 million kids across our country that need this support.

As a single parent myself, I know what it is like to work a demanding full-time job and to care for a child. In my case, it was one child, my son. I know what it is like to pick up my son after school and then to rush off to the

grocery store to do our shopping and get home quickly so I can start dinner and he can start working on his homework. When that is done, we have to clean up and I expect Sammy to do his reading or I read to him and then it is a bath and to bed.

Then while you are working on peanut butter and jelly sandwiches for the next day and thinking about what you have to do with your own job, you get a few hours' sleep after that before you have to do it all over again.

I cannot imagine, Mr. Speaker, what it must be like for a single mom or dad to do this with two, three, or four kids. The last thing our single parents need is to worry about child support payments that they are rightly owed, that the court says they are due, to help their kids have food on the table or buy a new pair of winter boots or to make sure there is lunch money the next day.

In this Chamber, Mr. Speaker, we speak about a lot of things—debt and spending and national security issues—but this bill is so close to the ground that it directly and immediately will help our kids and our single parents who are trying to raise our kids under very difficult circumstances for a lot of them.

I am thrilled to offer this bill, Mr. Speaker. I am greatly appreciative of the tremendous bipartisan support. I do thank Mr. ELLISON for all of his hard work on this bill. I encourage everybody to please support the Child Support Assistance Act.

Mrs. CAROLYN B. MALONEY of New York. Mr. Speaker, I have no further speakers. I just urge my colleagues to support this commonsense bill that Mr. POLIQUIN pointed out can make a real difference in the lives of single parents and their children. Again, I thank him for his leadership on it and his very eloquent statement today on the floor.

Mr. Speaker, I yield back the balance of my time.

Mr. NEUGEBAUER. Mr. Speaker, I yield 2 minutes to the gentleman from Pennsylvania (Mr. COSTELLO).

Mr. COSTELLO of Pennsylvania. Mr. Speaker, too many children grow up in today's society without basic essentials: food, clothing, proper shelter. Many times this is the result of a lack of child support payments from an estranged parent.

I have a young boy, and I can tell you he takes a lot of energy out of my wife and me. We do everything we can to support him to our fullest with love and all the basic essentials, but not all children are that lucky. Some are due child support payments that they don't receive.

I know our local district attorneys do a lot in furtherance and sheriff's departments do a lot in furtherance of collecting those child support payments, but Congressman POLIQUIN's commonsense measure here, the Child Support Assistance Act, is going to help State and local enforcement agencies aid families in collecting child support payments in a timely manner.

How is that going to happen? It is going to allow enforcement agencies to obtain consumer reports on negligent parents in a more expeditious manner. Consequently, that is going to streamline the process and better enforce the collection of child support payments.

I believe Representative POLIQUIN stated it very eloquently just a moment ago. This is something that we can all get behind. It is for the good of this country. It is for the good of children across America. Let's be proud as we ensure that our children have the resources to succeed, with this legislation being a positive step in the right direction.

Mr. NEUGEBAUER. Mr. Speaker, I have no further requests for time.

I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Texas (Mr. NEUGEBAUER) that the House suspend the rules and pass the bill, H.R. 2091.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill was passed.

A motion to reconsider was laid on the table.

#### SMALL BANK EXAM CYCLE REFORM ACT OF 2015

Mr. NEUGEBAUER. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 1553) to amend the Federal Deposit Insurance Act to specify which smaller institutions may qualify for an 18-month examination cycle.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 1553

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE.

This Act may be cited as the "Small Bank Exam Cycle Reform Act of 2015".

#### SEC. 2. SMALLER INSTITUTIONS QUALIFYING FOR 18-MONTH EXAMINATION CYCLE.

Section 10(d) of the Federal Deposit Insurance Act (12 U.S.C. 1820(d)) is amended—

(1) in paragraph (4)—

(A) in subparagraph (A), by striking "\$500,000,000" and inserting "\$1,000,000,000"; and

(B) in subparagraph (C)(ii), by striking "\$100,000,000" and inserting "\$200,000,000"; and

(2) in paragraph (10)—

(A) by striking "\$100,000,000" and inserting "\$200,000,000"; and

(B) by striking "\$500,000,000" and inserting "\$1,000,000,000".

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. NEUGEBAUER) and the gentlewoman from New York (Mrs. CAROLYN B. MALONEY) each will control 20 minutes.

The Chair recognizes the gentleman from Texas.

□ 1615

GENERAL LEAVE

Mr. NEUGEBAUER. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in