

So as the Senate debates how to ensure financial institutions do not endanger the American economy the way they did during the financial crisis, we cannot forget our constituents' calls for new data protection rules. That is why I have filed my Data Broker Accountability and Transparency Act as an amendment to this legislation. I thank Senators BLUMENTHAL, SANDERS, and WHITEHOUSE for joining me.

My colleagues and I—Republican and Democratic alike—were outraged when we learned about the Equifax hack and how it hurts our constituents across the country, but what have we accomplished in the U.S. Senate since then? Nothing, and the threat is only growing.

We have an entire industry whose whole business model is predicated on profiting on Americans' most sensitive information. They are collecting it, storing it, selling it, and, in many instances, losing it in data hacks and breaches. Consumers don't even know who these companies are. They live in the shadows of our economy. Consumers rarely have any direct contact or business relationship with a data broker. Yet they know nearly everything about you. That is not just Social Security numbers, detailed credit histories, addresses, driver's license numbers. That is information on what you read, what music you listen to, your children, and your medical history.

In today's economy, you—the American consumer—are the commodity that is bought and sold in the open market. Right now, you have no rights. Data brokers are collecting, using, sharing Americans' personal information without your knowledge, without your consent.

Right now, American consumers are completely powerless. You can't say: Stop selling my information to any of these companies. That is unacceptable.

We need transparency; we need accountability. That is why I urge my colleagues to support my Data Broker Accountability and Transparency Act. My amendment would hold data brokers accountable.

First, my amendment allows consumers to access and correct the information that data brokers hold about them. Americans should be able to stop the spread of inaccurate information that could damage them personally and financially.

Second, my amendment provides consumers with the right to stop data brokers from using, sharing, or selling their personal information for marketing purposes.

Third, my amendment requires data brokers to implement comprehensive privacy and data security programs and to provide reasonable notice in the case of breaches. Equifax should have been required to have robust security to protect Americans' information. We must stop the next Equifax.

It has now been 6 months since the public became aware of that breach,

and Congress has yet to enact any major legislation in response. We are still in the data broker Wild West. American consumers are still powerless, and the next breach could be around the corner.

Here is the financial services bill that we are taking up. Here is a bill that is directly related to these banks that we are talking about. Here is an opportunity for us to begin to figure out a way of protecting consumers in this data breach area where their financial records, where their health records, where their families' records could be compromised.

What is the solution? We are moving through legislation that deals with the problems the bankers say they have, but we are not dealing with problems consumers say they have with these financial institutions. When do we take up that bill? When do we finally say to the largest companies: What are the protections? What are the safeguards that are going to be constructed so that people's personal information is not compromised, so the data brokers aren't able to create a world in which everyone's information is just part of their profit-making opportunity?

That is what we should be talking about. Let's have a big debate here. Let's ensure that each and every one of these issues is dealt with.

I urge my colleagues to support my amendment because we have to get to the heart of this Equifax issue. We have to actually deal with the world as it has changed. If the proponents of this bill say that the world has changed since the crash in 2008 and 2009, then the world has also changed with regard to the potential for the compromise of the information of every American. Let's have that debate, as well, in the same bill.

I urge that my amendment be put in order, and I urge that the Members of the Senate support it. It is time for us to give those protections to consumers, which they are crying out for. No individual consumer is crying out for this change in the banking bill, but they are crying out for protections in a system where they have no voice, no way to ensure that their own family's personal data is not compromised.

I yield back to the Chair.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. McCONNELL. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

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

#### LEGISLATIVE SESSION

#### MORNING BUSINESS

Mr. McCONNELL. Mr. President, I ask unanimous consent that the Senate resume legislative session for a pe-

riod of morning business, with Senators permitted to speak therein for up to 10 minutes each.

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

#### GUN VIOLENCE

Mr. DURBIN. Mr. President, last week, I met in my office with four students from Marjory Stoneman Douglas High School, as well as one recent graduate. They are among the many students and graduates from Parkland, FL, who have been speaking out across the country, asking for commonsense gun safety reforms. They are having a real impact. They are changing the debate over guns in America.

Last week several of the Nation's largest gun retailers, including Dick's Sporting Goods and Walmart announced that they had listened to the Parkland students, and heard them. Dick's Sporting Goods announced it will no longer sell assault rifles or high capacity magazines at any of its stores. Their CEO also announced that the company would stop selling firearms to anyone under age 21. Walmart which had already stopped selling assault rifles, made the same decision to stop selling guns to people under 21, as did Kroger and L.L. Bean.

Making 21 the minimum age for buying any firearm is an idea that makes sense. It is already the law that a person must be 21 to buy a handgun. Why should the law be different for an assault rifle? In fact, President Trump initially came out in support of the idea of making 21 the age limit for all gun purchases, but then the NRA's lobbyists went to work on the President with a private lunch and an Oval Office visit.

We will see who the President and Republicans ultimately end up listening to on commonsense proposals like these: the Parkland students or the gun sales lobby.

It is incredible to see students and businesses across the country taking a leadership role, in addressing gun violence. They have decided it is time to act, and they are acting. We have seen the Stoneman Douglas students convince companies to make meaningful changes when it comes to gun sales practices, and they have convinced many more companies to end their relationships with the NRA. That is a major development.

Unfortunately, the gun sales lobby has not been a constructive voice in this debate over the epidemic of gun violence. Their rhetoric has been increasingly paranoid and hysterical. It is clear that their priority is to preserve their ability to make gun sales. That is the gun lobby's agenda, but it doesn't need to be our agenda.

I want to commend the students and businesses that are showing such leadership in working to make our communities safer. Now the question is, Will the Republicans who control Congress show any leadership as well?