

This bill expands credit access to millions of Americans by amending the Fair Credit Reporting Act with respect to reporting positive consumer credit information to consumer reporting agencies.

H.R. 435 will help millions more low-income and minority households access credit by changing how Americans' financial information is reported to credit rating agencies.

This means that millions of Americans who previously could not access a lower-cost loan, cheaper car payments, or better rent for their apartment will be able to do so.

The passage of the Credit Access and Inclusion Act has the potential to bring a substantial number of people into the credit mainstream, particularly low-income families and households of color.

Many families in this country will benefit from the opportunity to build strong credit, a cornerstone of financial security, that this bill makes possible.

The absence of a credit history remains a significant barrier for households seeking safe and affordable credit products, rental housing, and jobs.

This bill begins to level the playing field.

Although the positive payments from non-traditional credit sources do not show up on their credit reports, derogatory data does so through the collections process.

Without the ability to build a credit history with those positive payments, millions of Americans continue to lose opportunities to get and stay ahead in our economy today.

This bill removes a major barrier to credit reporting proven payment data.

When reported to nationwide credit bureaus, this data will ultimately help working Americans, younger and elderly Americans, and immigrants build or restore a good credit history in order to build assets and wealth, as well as enable financial security.

The Credit Access and Inclusion Act, a bipartisan bill, will allow utility and telecom companies and landlords to report on-time payment data to credit reporting agencies, helping those with little to no credit build their credit scores based on a full picture of their payment history.

I urge my colleagues to join me in voting for H.R. 435, the Credit Access and Inclusion Act of 2017, to ensure credit access to millions of new low-income and minority households.

#### HONORING MERCED COUNTY ALL DADS MATTER

**HON. JIM COSTA**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 26, 2018*

Mr. COSTA. Mr. Speaker, I rise today to honor All Dads Matter of Merced County. Administered through the Merced County Human Services Agency, All Dads Matter takes a proactive approach to social services by encouraging fathers to be active in the lives of their children through support programs and educational efforts. Since its inception 13 years ago, All Dads Matter has provided resources to new fathers to create healthy and cohesive families.

Research shows that children with engaged fathers or father figures have higher chances of positive developmental, social, and aca-

demic outcomes. All Dads Matter partners with stakeholders in education, healthcare, and other social services to create programs to meet specific family needs. Through its boot camp for new dads, men's support groups, and various workshops, All Dads Matter gives men the tools to act as positive role models for their children. It also helps dads overcome challenges, such as understanding the relational needs and socialization processes of fatherhood, and seeks to give men the confidence to advocate for their families.

All Dads Matter has received accolades for its efforts to support fathers and is an outstanding example of how to serve families in America's rural communities. It has received awards and recognitions from Harvard University's School for Human Services, the California Association of Counties, and the California State Department of Child Support. Such honors highlight the vital role that All Dads Matter plays in building stronger family units.

Mr. Speaker, I ask my colleagues to join me in honoring All Dads Matter by recognizing the positive work they do for Merced County fathers. It is both fitting and appropriate that we honor them on the eve of the Fatherhood Summit in Merced. I wish them, as well as the Merced County Human Services Agency, the best as they continue to strengthen our community through building strong families.

#### COMMENDATION OF COL. JAMES G. PANGELINAN

**HON. GREGORIO KILILI CAMACHO  
SABLAN**

OF NORTHERN MARIANA ISLANDS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 26, 2018*

Mr. SABLAN. Mr. Speaker, one of the reasons I have worked to increase the number of young people from the Mariana Islands who can attend the U.S. military academies is because I believe the Marianas offers a wealth of talent that can add to the strength of our military.

A case in point is West Point graduate James G. Pangelinan, who just hit 22 years of active duty service on June 1 and who graduated from the Army War College on June 8 with a master of arts in strategic studies and distinguished graduate honors. At the same time Pangelinan was promoted to the rank of colonel, the first person from the Marianas to achieve that rank in the U.S. Army. In fact, he is also the first person from the Marianas to graduate from West Point and, I understand, the first from our islands to graduate from the Army War College.

I would like to review COL Pangelinan's distinguished career to date. Upon graduation from West Point with a bachelor of science degree in English literature and philosophy, he received his commission and began service. According to information from the U.S. Army, Pangelinan first was assigned as a rifle platoon leader and company executive officer in the 1st Battalion, 23rd Infantry Regiment at Fort Lewis, Washington from 1997 to 99. He next served as an assistant operations officer with the Ranger Training Brigade at Fort Benning, Georgia from 2000 to 02. While assigned to Schofield Barracks, Hawaii from 2002 to 06, he served as a brigade and bat-

talion assistant operations officer, commanded a rifle company in the 1st Battalion, 14th Infantry Regiment, and deployed to Iraq in support of Operation Iraqi Freedom.

From 2006 to 08, Pangelinan was an Opposition Forces commander with the Battle Command Training Program at Fort Leavenworth, Kansas. He deployed to Afghanistan, serving as a strategist in the NATO Training Mission Afghanistan in Kabul. From 2011 to 13, he served as the battalion executive officer of the 1st Battalion, 12th Infantry Regiment, Fort Carson, Colorado and deployed to Afghanistan in support of Operation Enduring Freedom.

From 2013 to 14, Pangelinan served as the Brigade Rear Detachment commander of the 4th Infantry Brigade Combat Team, 4th Infantry Division. He commanded the 2nd Battalion, 58th Infantry Regiment at Fort Benning from 2014 to 16. Following battalion command, COL Pangelinan served on the Army Staff in the G-3/5/7 where he was responsible for the publication and execution of the Army Campaign Plan 2017.

Throughout this time Pangelinan continued his academic pursuits, earning a master of military art and science from the School of Advanced Military Studies and a Master of Arts in Security Studies from Kansas State University both in 2010.

Pangelinan's awards and decorations include the Bronze Star, Meritorious Service Medal, Army Commendation Medal, Joint Service Achievement Medal, Army Achievement Medal, Ranger Tab, Parachutist Badge, Air Assault Badge, Pathfinder Badge, Combat Infantryman Badge, and Expert Infantryman Badge.

He is the son of Dulce Pangelinan and Edward D.L.G. Pangelinan, who was the lead negotiator of the Covenant to Establish a Commonwealth of the Northern Mariana Islands in Political Union with the United States of America and who was the first person elected to represent the Marianas here in Washington.

COL Pangelinan begins a two-year stint in the Republic of Korea on the staff of US Forces Korea in July to continue a career his family and the Mariana Islands can all be proud of.

I salute COL James G. Pangelinan for his many achievements and thank him for his service.

#### RECOGNIZING GUN VIOLENCE AWARENESS MONTH

**HON. TERRI A. SEWELL**

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, June 26, 2018*

Ms. SEWELL of Alabama. Mr. Speaker, today I rise in acknowledgement of Gun Violence Awareness Month. The rising tide of gun violence continues to claim far too many lives. On an average day in America, 96 people are killed with guns, and over 180 are injured. Too many Americans no longer feel safe in their schools, places of business, and homes. From Santa Fe to Parkland, to Huffman High School in my home district in Birmingham, children are losing their lives due to gun violence. No parent should have to worry about the safety of their child while in school.

I would like to take this time to remember those who lost their lives due to gun violence