

the legitimacy of its elections and protects them from interference, including interference from foreign threats. . . .”

Yet, the resolution does not even mention the greatest foreign threat we face: Russian interference intended to disrupt our elections and sow chaos in our political system.

The hypocrisy is breathtaking. The chairman of the House Intelligence Committee and others have worked all year to undermine and discredit the Mueller investigation into Russian interference with our 2016 election.

□ 1630

To add insult to injury, House Republicans have voted to block needed funding to help States secure their election systems from the ongoing Russian and other efforts to interfere in the 2018 elections, ongoing efforts that have been confirmed by senior administration officials.

In short, this resolution ignores the real threats our elections are facing and, instead, plays political games by trying to stoke the worse kinds of sentiments in the body politic, all focused on local practices that are not sudden and not new but are as old as the Republic and suddenly pose a threat. I cannot vote for this charade.

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

Mr. GOODLATTE. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, this is a very straightforward resolution that every Member of this House can and should vote for. It simply says: “Resolved, that the House of Representatives recognizes that allowing illegal immigrants the right to vote devalues the franchise and diminishes the voting power of United States citizens.”

When a United States citizen registers and votes, they expect their vote to be a full vote that counts. When someone who is not lawfully present in the United States is allowed to go into a polling place and vote, they dilute the votes of the United States citizens who are voting in that same election.

Why not recognize that? Why not discourage that? Why not call it exactly what it is? The House of Representatives recognizes that allowing illegal immigrants the right to vote devalues the franchise and diminishes the voting power of United States citizens. It is a very straightforward resolution. I urge my colleagues to support it.

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

Ms. LOFGREN. Mr. Speaker, this resolution is simply a divisive political stunt meant to stir up conservative voters ahead of the midterm elections and seeks to stoke the worst kinds of sentiments in the body politic.

The resolution states that it is “of paramount importance that the United States maintains the legitimacy of its elections and protects them from interference, including interference from foreign threats.” Yet the resolution does not even mention the greatest “foreign threat” we face—Russian interference intended to disrupt our elections and sow chaos in our polit-

ical system. The GOP hypocrisy is breathtaking. The Chairman of the House Intelligence Committee and others have worked all year to undermine and discredit the Mueller investigation into the Russian interference with our 2016 election. Furthermore, House Republicans have voted to block needed funding to help states better secure their election systems from the ongoing Russian efforts to interfere in the 2018 election—ongoing efforts that have been confirmed by senior Administration officials. In short, this resolution ignores the real threats our elections are facing, and instead plays political games.

The resolution also states that “voting is fundamental to a functioning democracy,” yet it fails to address any of the real threats to voting rights faced by U.S. citizens. After the conservative members of the Supreme Court effectively gutted the Voting Rights Act’s preclearance requirement in *Shelby County v. Holder*, many states have sought to enact voting restrictions that target African Americans and other minority groups. This resolution says and does nothing about those actions.

The resolution shows that Republican support for States’ rights is trumped by anti-immigrant sentiment. An earlier version of the resolution obtained by Breitbart correctly stated that “the Constitution allows States and localities to grant non-citizens the right to vote in non-Federal elections.” This clause is no longer in the resolution, perhaps because Republicans understood how hypocritical it made them look, especially because the resolution is focused on condemning state and local ordinances regarding voting in non-federal elections.

Putting this resolution on the floor is nothing but a political stunt, a game designed only for political advertising for the mid-term elections forty-three days from today.

I refuse to play that cynical game with Republicans and will cast my vote as “present” in recognition of the fraudulent nature of these proceedings.

The SPEAKER pro tempore. All time for debate has expired.

Pursuant to House Resolution 1077, the previous question is ordered on the resolution and the preamble.

The question is on the resolution.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. GOODLATTE. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

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 additional motions to suspend the rules on which a recorded vote or the yeas and nays are ordered, or votes objected to under clause 6 of rule XX.

The House will resume proceedings on postponed questions at a later time.

EMPOWERING FINANCIAL INSTITUTIONS TO FIGHT HUMAN TRAFFICKING ACT OF 2018

Mr. TIPTON. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 6729) to allow nonprofit organizations to register with the Secretary of the Treasury and share information on activities that may involve human trafficking or money laundering with financial institutions and regulatory authorities, under a safe harbor that offers protections from liability, in order to better identify and report potential human trafficking or money laundering activities.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 6729

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 “Empowering Financial Institutions to Fight Human Trafficking Act of 2018”.

SEC. 2. ANTI-MONEY LAUNDERING INFORMATION PROVIDERS.

(a) IN GENERAL.—Subchapter II of chapter 53 of title 31, United States Code, is amended by adding at the end the following:

“§ 5333. Anti-money laundering information providers

“(a) COOPERATION AMONG FINANCIAL INSTITUTIONS AND SOURCES OF INFORMATION ON HUMAN TRAFFICKING AND MONEY LAUNDERING.—

“(1) IN GENERAL.—Not later than the end of the 120-day period beginning on the date of enactment of this section, the Secretary of the Treasury shall issue regulations to allow nonprofit organizations that the Secretary determines to be qualified to share information with financial institutions, associations of financial institutions, their regulatory authorities, and law enforcement agencies regarding individuals, entities, organizations, and countries suspected of possible human trafficking or related money laundering activities.

“(2) COOPERATION AND INFORMATION SHARING PROCEDURES.—The regulations required under paragraph (1) may include or create procedures for cooperation and information sharing focused on—

“(A) matters specifically related to those benefitting directly and indirectly from human trafficking, the means by which human traffickers transfer funds within the United States and around the world, and the extent to which financial institutions, including depository institutions, asset managers, and insurers in the United States, are unwittingly involved in such matters or transfers and the extent to which such entities are at risk as a result; and

“(B) means of facilitating the identification of accounts and transactions involving human traffickers and facilitating the exchange of information concerning such accounts and transactions between nonprofit organizations, financial institutions, regulatory authorities, and law enforcement agencies.

“(3) METHOD OF REGULATION.—The regulations required under paragraph (1) may—

“(A) be made coextensive with the regulations adopted pursuant to other programs, regulated by the Secretary, for sharing information on unlawful activities between financial institutions;

“(B) establish a registration process overseen by the Secretary that—

“(i) requires a nonprofit organization to demonstrate that they meet certain qualifications that the Secretary determines appropriate, including the establishment of policies and procedures reasonably designed to ensure the prompt identification and correction of inaccurate information shared under paragraph (1);

“(ii) allows the Secretary to disqualify nonprofit organizations that do not meet such qualifications; and

“(iii) allows the Secretary to terminate the registration of a nonprofit organization at any point if the Secretary determines such termination is appropriate and provides sufficient notice of such termination to the applicable nonprofit organization;

“(C) require a nonprofit organization to register with the Secretary before sharing information that will be subject to the safe harbor provided under subsection (b); and

“(D) ensure that financial institutions, associations of financial institutions, their regulatory authorities, law enforcement authorities, and any other appropriate entities are made aware of those nonprofit organizations that are registered with the Secretary.

“(4) RECIPIENTS OF INFORMATION.—

“(A) IN GENERAL.—The Secretary shall determine those financial institutions which are eligible to be recipients of information from nonprofit organizations made in compliance with the regulations issued under subsection (a). Such eligible financial institutions may include those already participating in existing information sharing programs regulated by the Secretary regarding unlawful activity.

“(B) NO SAFE HARBOR FOR INFORMATION PROVIDED TO OTHER FINANCIAL INSTITUTIONS.—If a nonprofit organization shares information with a financial institution that is not eligible under subparagraph (A), such sharing of information shall not be subject to the safe harbor provided under subsection (b).

“(5) INFORMATION SHARING BETWEEN FINANCIAL INSTITUTIONS.—The regulations adopted pursuant to this section—

“(A) may be coextensive with other regulations governing the sharing of information between financial institutions on suspected unlawful activities; and

“(B) shall allow financial institutions that receive information in compliance with the regulations issued under subsection (a) to share such information with other financial institutions through existing information sharing programs.

“(b) SAFE HARBOR FOR INFORMATION PROVIDERS.—

“(1) IN GENERAL.—A nonprofit organization, financial institution, association of financial institutions, regulatory authority of a financial institution, or law enforcement agency in compliance with the regulations issued under subsection (a) that transmits or shares information described under subsection (a) for the purposes of identifying or reporting activities that may involve human trafficking acts or related money laundering activities shall not be liable to any person under any law or regulation of the United States, any constitution, law, or regulation of any State or political subdivision thereof, or under any contract or other legally enforceable agreement (including any arbitration agreement), for such disclosure or for any failure to provide notice of such disclosure to the person who is the subject of such disclosure, or any other person identified in the disclosure, except where such transmission or sharing violates this section or regulations issued pursuant to this section.

“(2) NO GOOD FAITH REQUIREMENT.—A nonprofit organization, financial institution, association of financial institutions, regulatory authority of a financial institution, or law enforcement agency that transmits or

shares information described under paragraph (1) shall not be required to demonstrate that such transmission or sharing was made on a good faith basis in order to receive the benefit of the safe harbor provided by paragraph (1).

“(c) NON-MANDATORY COMPLIANCE WITH THIS SECTION.—This section may not be construed as requiring a nonprofit organization to comply with the regulations issued under subsection (a) before sharing information with a financial institution, association of financial institutions, regulatory authority of a financial institution, or law enforcement agency.

“(d) REPORTS TO THE FINANCIAL SERVICES INDUSTRY ON SUSPICIOUS FINANCIAL ACTIVITIES.—Beginning 10 months after the date of the enactment of this section, and at least semiannually thereafter, the Secretary of the Treasury shall—

“(1) publish a report containing a detailed analysis identifying patterns of suspicious activity and other investigative insights derived from the regulations issued under this section and investigations conducted by Federal, State, local, and Tribal law enforcement agencies to the extent appropriate;

“(2) distribute such report to financial institutions; and

“(3) provide such report upon publication to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate.

“(e) NONPROFIT ORGANIZATION DEFINED.—For purposes of this section, the term ‘nonprofit organization’ means an organization described in section 501(c)(3) of the Internal Revenue Code of 1986 and exempt from taxation under section 501(a) of such Code.”

(b) CLERICAL AMENDMENT.—The table of contents for chapter 53 of title 31, United States Code, is amended by inserting after the item relating to section 5332 the following:

“5333. Anti-money laundering information providers.”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Colorado (Mr. TIPTON) and the gentlewoman from New York (Ms. VELÁZQUEZ) each will control 20 minutes.

The Chair recognizes the gentleman from Colorado.

GENERAL LEAVE

Mr. TIPTON. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks and include extraneous materials on this bill.

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

There was no objection.

Mr. TIPTON. Mr. Speaker, I yield as much time as she may consume to the gentlewoman from Missouri (Mrs. WAGNER).

Mrs. WAGNER. Mr. Speaker, I thank Representative TIPTON. I rise today to speak on behalf of the bipartisan Empowering Financial Institutions to Fight Human Trafficking Act.

The International Labor Organization estimates that, globally, over 40 million people were victims of human trafficking in 2016. It is obvious that in order to deter the criminals who enslave and sell human beings, we need to hit them where it hurts: their bank accounts.

Right now, financial institutions are attempting to identify human trafficking activity, but many suspicious activity reports are based on false flags. Financial institutions are largely left alone to determine what information is valid. Without good, specific, verifiable, targeted information, financial institutions may wrongly identify people, overrespond, and overtarget, or fail to recognize criminal activity.

Finding the traffickers who take advantage of our financial system can be a daunting task. We need to figure out how to do it better. This legislation is an opportunity to help financial institutions wade through the muck and locate bad actors.

This summer, the Financial Action Task Force released a report that identified significant challenges in detecting, investigating, and prosecuting laundering related to human trafficking, including, “incomplete domestic information sharing among stakeholders.”

That is why I was proud to introduce the Empowering Financial Institutions to Fight Human Trafficking Act with my colleague and fellow advocate, Congresswoman MALONEY, along with Congresswoman LOVE, Congresswoman TENNEY, and Congresswoman SINEMA.

Over the past year, I have worked in the Financial Services Committee to explore how human traffickers exploit U.S. financial markets. In January, the Subcommittee on Oversight and Investigations, which I chaired, held a hearing to examine how financial institutions monitor accounts and identify trafficking. We know that if traffickers can't finance their operations, they can't profit from their crimes.

This bill creates a pathway for registered nonprofits to safely provide valuable information on trafficking crimes to financial institutions, without the threat of defamation suits that could end their organizations.

Throughout the process of crafting this bill, I have found that banks are increasingly seeking actionable information from the nonprofits that specialize in gathering it. It is incredibly challenging for financial institutions to pinpoint trafficking crimes that are happening far away in mines, in fields, in factories, hotels, or boats, obscured from analysts who are trying to practice good customer due diligence.

Let me be clear, Mr. Speaker. This legislation instructs the Secretary of the Treasury to develop a process that will make civil society experts more available to financial institutions and establish transparent standards for information sharing.

The bill guides the Secretary to register only NGOs that have the rigor and expertise to substantiate their claims and correct any inaccurate information.

I am excited that we are finding ways to connect those who have good intelligence with those who are seeking it without exposing nonprofits to devastating lawsuits they can ill afford.

This system will target verified traffickers and reduce reliance on nonspecific information that can target innocent people.

I look forward to casting my vote to prevent human traffickers from using the U.S. financial system to exploit victims around the world. Together, this Congress can disrupt the networks that make modern-day slavery profitable and free vulnerable people around the world who have been enslaved.

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

Mr. Speaker, H.R. 6729 is a well-intentioned bill aimed at countering human trafficking. My first concern with the bill, however, is the lack of a deliberative process surrounding the measure, which could lead to a number of serious unintended consequences as currently drafted.

The bill will give a sweeping safe harbor to nonprofits that share information with financial institutions regarding the involuntary trafficking of children, women, and men that will nullify all State and local defamation, libel, and privacy laws.

This means eligible nonprofits could share personally identifiable information about any person the nonprofit merely suspects of human trafficking with any financial institution, even if their information is false or misleading. Such sharing of information could, in turn, lead financial institutions to close an individual's account and deny them access to the financial system, even if the individual has not been arrested or indicted for a crime.

Importantly, this bill also explicitly states that the Treasury Department may not impose a requirement that the nonprofits share the information in good faith. Therefore, this bill doesn't protect against malicious or negligent reporting. In fact, the Due Process Institute has stated: ". . . Surely not every suspicion or accusation that would come through a nonprofit will be accurate or truthful. Some suspicions or accusations might even be motivated by personal, political, ethnic, racial, cultural, or religious animus."

Finally, Mr. Speaker, I include in the RECORD two letters of opposition to the bill from two coalitions of civil liberty and privacy advocates, including the American Civil Liberties Union, the Due Process Institute, Freedom Works, the National Association of Criminal Defense Lawyers, the Project On Government Oversight, Defending Rights and Dissent, and New America's Open Technology Institute, among others.

SEPTEMBER 25, 2018.

DEAR REPRESENTATIVES: We urge you to vote against H.R. 6729 when the measure is considered later this week. The legislation would allow the Treasury Department to expand the surveillance and sharing of Americans' financial records beyond what is provided for by the USA PATRIOT Act. The government has previously sought and Congress has rightly voted to reject such an expansion. Similar legislation in the 114th Congress, H.R. 5606, drew opposition from 177 members and failed on a suspension vote.

The legislation has broad applicability and significantly harmful effects that go far beyond its stated purpose of allowing financial institutions to combat human trafficking.

H.R. 6729 contains an overly broad provision that prohibits Treasury from requiring nonprofit organizations to show that they are sharing information in good faith and preempts liability for organizations under privacy laws. While the measure is described as allowing nonprofits to report suspicions of human trafficking or money laundering to financial institutions, it risks our privacy and raises concerns about the misuse of information.

In addition, H.R. 6729 allows a wide range of institutions to communicate with each other about "suspicious" activities regardless of the basis for the suspicion and despite other applicable laws and consumer agreements. The concerns need not be rooted in reality. Moreover, the safe harbor provision does not merely encompass traditional financial institutions like banks and financial services providers, but extends more broadly. This legislation also fails to establish any legal recourse for negligent or malicious acts.

H.R. 6729 would create the risk of financial institutions closing accounts of people they deem too risky to do business with on the basis of meritless or otherwise unsupported claims from nonprofit organizations. Every financial institution already has a legal obligation to file a "Suspicious Activity Report" with the government whenever it "knows, suspects, or has reason to suspect that an individual, entity, or organization is involved in or may be involved in terrorist activity or money laundering." It is an unfortunate fact that suspicions and accusations can be based on or motivated by personal, political, ethnic, racial, cultural, or religious animus. It is unacceptable to expand the scope of entities that can submit this information in a process that is broadly immunized from legal recourse.

This legislation goes far beyond the goal of combating human trafficking and significantly expands governmental surveillance, the impact of which falls most heavily and relentlessly on those who are the least able to defend themselves. Now is not the time to rush this legislation, introduced a mere two weeks ago, through a legislative procedure intended for uncontroversial bills.

Sincerely yours,

American Civil Liberties Union, American-Arab Anti-Discrimination Committee, Color Of Change, Defending Rights & Dissent, Demand Progress Action, Free Press Action, Freedom of the Press Foundation, Government Information Watch, New America's Open Technology Institute, Project On Government Oversight, X-Lab.

DUE PROCESS INSTITUTE,

September 25, 2018.

Re Bipartisan Concerns Regarding H.R. 6729 on Suspension Calendar

Hon. PAUL RYAN,
Speaker of the House,
U.S. House of Representatives.
Hon. KEVIN MCCARTHY,
Majority Leader,
U.S. House of Representatives.
Hon. NANCY PELOSI,
Minority Leader,
U.S. House of Representatives.
Hon. STENY HOYER,
Minority Whip,
U.S. House of Representatives.

DEAR SPEAKER RYAN, LEADER PELOSI, LEADER MCCARTHY, AND WHIP HOYER: The Due Process Institute, FreedomWorks, the National Association of Criminal Defense Lawyers (NACDL), and Defending Rights and

Dissent write to raise concerns with several aspects of H.R. 6729 ("Empowering Financial Institutions to Fight Human Trafficking Act of 2018"). There is an effort to put this bill, which was introduced just two weeks ago, on the suspension calendar this week even though it contains controversial expansions of regulatory power that could have serious unintended consequences for innocent people. We urge leadership to ensure this bill not be placed on the suspension calendar and instead allow deliberate consideration of the serious changes it seeks to make. We urge Members to vote NO on this bill.

On its face, H.R. 6729 would protect nonprofits wishing to report suspicions of human trafficking or money laundering activities to law enforcement. Importantly, there are no known legal impediments to nonprofits who wish to engage in such reporting. Anyone can report credible suspicions of criminal activity to law enforcement. However, it is possible that a reporter could potentially face civil liability if the report was false and led to reputational damage, or if the report violated a privacy law. This bill offers a very broad "safe harbor" from such liability. In conflict with the principle of federalism, it would nullify any and all federal, state, or local laws that might otherwise allow someone to seek damages in the instance of damaging or malicious reporting or for otherwise invading their privacy. This powerful and all-encompassing "safe harbor" does not require good faith on behalf of the reporting organization yet it would invalidate all defamation, libel, or privacy laws in existence. The undersigned organizations recognize the importance of preventing and appropriately investigating human trafficking related crimes but have grave concerns about aspects of this bill that go far beyond the purpose of preventing human trafficking.

Importantly, H.R. 6729 does much more than provide a safe harbor from civil liability for nonprofits wishing to share information with law enforcement and it is those aspects of the bill that might not be readily apparent but cause concern. The bill also sets up a structure to encourage nonprofits to share their suspicions with "financial institutions," and also creates a related structure by which financial institutions will be encouraged to then share these suspicions with each other. Importantly, the term "financial institution" is not confined to entities like traditional banks and financial services providers, but also applies to insurance companies, real estate firms, casinos, jewelers, and even car dealers. (Again, there is nothing that prevents such reporting but the "safe harbor" protection discussed above would also apply to any financial institution, thus preventing customers of a wide array of businesses who would otherwise have legal recourse under privacy laws or tort law to seek relief for the negligent or even malicious acts of others.) Importantly, the "information sharing" at stake in this bill is not based on provable criminal acts, or even criminal accusations brought by law enforcement. The types of information subject to this extraordinary "safe harbor" protection are mere suspicions that could be based on purposefully malicious information or stem from improper motivations.

Unfortunately, the harm that is likely to result to innocent Americans is very real and not just because of the safe harbor provision. Current banking regulations already require financial institutions to file "Suspicious Activity Reports" (SARs) with the government any time it "knows, suspects, or has reason to suspect that an individual, entity, or organization is involved in, or may be involved in terrorist activity or money laundering," because of shared information

it has received. Because a financial institution can face criminal prosecution for failing to investigate or file SARs after receiving such information, these institutions invariably err on the side of over-filing. This bill would add a broad swath of new suspected activity to the SARs regime, causing the overall amount of SARs to increase—despite the fact that over one million SARs are already filed each year—the vast majority of which never lead to a formal investigation of any kind.

But even more importantly, one of the stated purposes for information-sharing between financial institutions is to allow these businesses to determine “whether to establish or maintain an account, or to engage in a transaction.” Thus, the filing of a SAR frequently leads to a person being “de-banked” or deemed “too risky to do business with.” This bill would dramatically increase the number of SARs filed on the basis of unproven suspicions passed to financial institutions, not from law enforcement agencies but from nonprofits. Stories already abound regarding instances of innocent consumers having their accounts closed or transactions prohibited as a result of unproven suspicions. See Emily Flitter & Stacy Cowley, “Wells Fargo Accused of Harming Fraud Victims by Closing Accounts,” *New York Times*, Feb. 28, 2018; Rick Jones, “Closing the Door on Closing Accounts: Ending the Damaging Impact of De-Banking,” *The Champion*, March 2018; and Alex Morrell, “Banks are keeping closer tabs on your reputation than ever before—and it may explain why one . . . cardholder mysteriously had his account shut down. . . .”, *Business Insider*, Sept. 14, 2018. While the threat of human trafficking is real and law enforcement should continue to engage in best efforts to prevent such crimes, surely not every suspicion or accusation that would come through a nonprofit will be accurate or truthful. Some suspicions or accusations might even be motivated by personal, political, ethnic, racial, cultural, or religious animus. But by encouraging nonprofits to share their “suspicions” with financial institutions, and to encourage financial institutions to in turn share these suspicions with each other, law-abiding customers could be improperly de-banked, preventing them from engaging in critical financial activities like home buying, investing, or even having a bank account on the basis of unproven hearsay.

Another concerning aspect of H.R. 6729 is that it contains multiple authorizations for the Treasury Department to promulgate an unlimited number of additional regulations regarding the “sharing of information between financial institutions on suspected unlawful activities.” These incredibly broad strokes of authority—not limited to the context of the subject matter of the bill [human trafficking] but applying to any “suspected unlawful activity”—are deeply concerning given that the regulatory state is already out of control and given previous recent attempts by the Treasury Department to increase the use of warrantless surveillance through “information-sharing” programs and other extraordinary powers it was previously granted only for the purposes of preventing terrorist activities. The blanket authorization in this bill would allow unelected regulators to enact changes in the law to expand surveillance and the access and sharing of Americans’ financial records under Section 314 of the USA PATRIOT Act that they have been unable to get authorized in bills such as H.R. 5606 (“Anti-Terrorism Information Sharing is Strength Act”), H.R. 3439 (the “Financial Institution Security Act”) and the November 2017 draft “Counter Terrorism and Illicit Finance Act”—efforts that

were widely opposed by a diverse group of concerned organizations. For all the reasons listed herein, we urge leadership to ensure this bill not be placed on the suspension calendar and instead be subjected to a full and fair law-making process that will allow for deliberate consideration of the serious changes it seeks to make and we urge Members to vote NO on this bill.

Respectfully,

DUE PROCESS INSTITUTE.
FREEDOMWORKS.
NATIONAL ASSOCIATION OF
CRIMINAL DEFENSE
LAWYERS (NACDL).
DEFENDING RIGHTS AND
DISSENT.

Ms. VELÁZQUEZ. Mr. Speaker, I remain committed to fighting against human trafficking, but this bill may result in serious unintended consequences for innocent people, including losing access to their money and to the financial system based on the mere accusation from a nonprofit. For this reason, I oppose this bill.

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

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

Ms. VELÁZQUEZ. Mr. Speaker, I yield as much time as she may consume to the gentlewoman from New York (Mrs. CAROLYN B. MALONEY).

Mrs. CAROLYN B. MALONEY of New York. Mr. Speaker, I thank my good friend and colleague from New York, who is the ranking member on Small Business, as an outstanding leader on Puerto Rico, on business, on women, and in so many areas. I rise today and join my colleague on the other side of the aisle, ANN WAGNER, in strong support of H.R. 6729, the Empowering Financial Institutions to Fight Human Trafficking Act.

This bill cracks down on human traffickers and human trafficking in general, which is one of the worst crimes imaginable. This bill will save lives by cracking down on human trafficking.

Human trafficking is the fastest growing criminal enterprise in the world. It already generates over \$150 billion in profits every year. There are only two crimes that generate more revenue, and those are selling drugs and selling guns. But in human trafficking, you can sell the body over and over again, usually until they die.

The \$150 billion is an astonishing amount of money, and that is why it is so important to make sure that financial institutions have access to high-quality, up-to-date information on human traffickers and the companies and individuals involved in this terrible trade.

This bill would ensure that financial institutions get the information they need about trafficking so that they can take appropriate action to protect both themselves and the sufferers of human trafficking.

The bill would give qualified nonprofits a legal safe harbor when they share information about human trafficking with financial institutions.

□ 1645

And it is not-for-profits that have been the most successful in combating and stopping this horrible crime.

The nonprofits would have to be registered with Treasury in order to qualify for the safe harbor and would have to abide by any safeguards Treasury establishes to ensure that the information they are providing is credible and accurate.

So the bill would not open the door to blatantly false or malicious accusations being made. To the contrary, it would help nonprofits who are actively engaged in stopping human trafficking around the world.

Without this safe harbor, these nonprofits would be afraid to share the information they have about traffickers with banks out of fear of being sued.

This bill is supported by law enforcement. This bill will allow a cracking down on this terrible, terrible crime that costs the lives of thousands of our young people. It is important.

This bill will save lives. That is why I support it, and I urge my colleagues to support this bill.

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

Ms. VELÁZQUEZ. Mr. Speaker, I yield such time as she may consume to the gentlewoman from Arizona (Ms. SINEMA).

Ms. SINEMA. Mr. Speaker, every day, I hear from Arizonans who are sick and tired of the dysfunction in Washington. They know that the partisan fights and name-calling keeps Congress from delivering the results that Arizona families expect from their leaders.

Arizonans deserve leaders who come together and find solutions on issues that matter, like keeping our families safe, protecting our Nation, and honoring our commitment to veterans.

We can still get things done for Arizona families if we would stop the political games and work across the aisle. We have an opportunity to prove that today by passing three bipartisan bills that will make a difference for Arizonans.

I am lucky to have worked closely with my Republican colleagues on these three commonsense solutions that improve our ability to fight human trafficking, protect our country from weapons of mass destruction, and support Arizona veterans.

We have a moral obligation to fight human trafficking, stand up for victims, and bring traffickers to justice. That is why I cosponsored the Empowering Financial Institutions to Fight Human Trafficking Act with Congresswoman WAGNER, Congresswoman MALONEY, Congresswoman LOVE, and Congresswoman TENNEY.

This legislation helps nonprofits share valuable intelligence and collaborate with institutions in real time. Nonprofits are frequently on the front lines of this fight, combating trafficking and supporting victims. They see what is happening on the ground,

and our bill ensures we can freeze money and stop those traffickers in their tracks. This is good policy that will protect families, and I urge my colleagues to vote “yes.”

Keeping Arizonans safe is my top priority. We are also set to pass a bipartisan bill I introduced with Congressman TIPTON to protect America from terrorists and rogue states like North Korea and Iran.

This week, the President has addressed the United Nations to call for action to stop weapons proliferation and other threats in Iran. In Congress, we are taking bipartisan action to combat these same threats.

Our bill, the Improving Strategies to Counter Weapons Proliferation Act, makes it harder for America’s enemies to get their hands on the world’s most deadly weapons by helping choke off the financing of terrorist activity. This bill makes our country safer and our communities safer, and I urge my colleagues to vote “yes.”

Finally, we must always ensure that our support for veterans is worthy of their sacrifice, and that is why I worked across the aisle with Congressman ZELDIN and Congresswoman TENNEY to introduce and pass the Protect Affordable Mortgages for Veterans Act. This bill fixes the law and protects veterans from higher costs to refinance their homes. Our actions help more Arizona veterans achieve the American Dream of homeownership, and, again, I would urge my colleagues to support this bipartisan fix that helps America’s heroes.

These three bills show that we can get things done and deliver for everyday Arizonans if we just work together and find common ground, and I will continue to work across the aisle to keep Arizona families safe and ensure we honor our commitment to our veterans and military families.

In particular, I want to thank Congresswoman WAGNER, Congressman TIPTON, and Congresswoman TENNEY for working together on these important bills, and I urge my colleagues to support these bipartisan bills.

Mr. TIPTON. Mr. Speaker, I yield the balance of my time to the gentleman from Missouri (Mrs. WAGNER), and I ask unanimous consent that she be allowed to control that time.

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

There was no objection.

Ms. VELAZQUEZ. Mr. Speaker, I have no further speakers, and I yield back the balance of my time.

Mrs. WAGNER. Mr. Speaker, I yield myself the balance of my time.

In closing, I would like to reiterate, despite what some have said about this piece of legislation, that this legislation requires NGOs to register with Treasury in order to create a process that protects only rigorous, credible organizations that can offer verifiable information to financial institutions. This process will safeguard innocent

people and entities that may currently be targeted by the broad, general patterns that are reported to financial institutions.

At present, there is no way for financial institutions to wade through all the tips and information they receive and use it to prevent traffickers from using our financial systems. We need a meaningful system that can actually identify traffickers and allow banks to verify those IDs. That is what this bill does.

I would also like to make clear that this piece of legislation does not amend or touch the PATRIOT Act and does not create any new structures for banks to share information with each other.

This legislation is supported by organizations, including, Mr. Speaker, Western Union, MoneyGram, and Liberty Asia. It also happens to be one of the key recommendations from Polaris’ groundbreaking new report: “A Road Map for Systems and Industries to Prevent and Disrupt Human Trafficking.”

Mr. Speaker, I include the report in the RECORD.

2. Pass legislation to provide safe harbor to facilitate information sharing between civil society and financial institutions

NGOs that work with survivors and vulnerable populations often have access to critical information about bad actors. Regulations focused on the sharing of information between financial institutions or between financial institutions and government agencies, such as Section 314(a) and (b) of the USA Patriot Act or the regulations for filing Suspicious Activity Reports (SARs), provide appropriate protections for such sharing. No such protections are currently available to NGOs for sharing critical information that may assist in the detection, deterrence or prevention of trafficking.

While NGOs are currently able to report tips directly to law enforcement, the information may be too limited to realistically spur law enforcement action—often because the information is obtained from confidential sources who cannot be contacted by law enforcement. However, if these leads were provided to financial institutions, the financial institutions may be able to assist in providing additional, relevant, and actionable information to law enforcement.

Addressing the liability concerns of NGOs which wish to participate in information exchanges is an important first step in actualizing this process. Legislation is required to provide these protections to NGOs. Once this barrier is removed, law enforcement, NGO’s, and financial institutions can work together to develop agreed upon processes and protocols that govern appropriate information sharing.

Mrs. WAGNER. Mr. Speaker, Dow Jones has said that the information provided to it from NGOs like Liberty Asia and others is relevant and actionable in its anti-money laundering work.

This bill enables FinCEN and financial institutions to gather hard intelligence that can be verified or disproven, rather than rely on, as I said, general, useless, or even faulty tips from nonprofits, private citizens, and other sources without technical experience that could lead to false identi-

fications and persecution of innocent actors.

It is the lack of verifiable specificity and the lack of regulated accreditation that allows for the targeting of innocent groups.

This bill creates a process, run by Treasury, where responsible nonprofits that professionally analyze information and create intelligence products that help financial institutions better identify these crimes can share information without worrying about whether sharing this information is going to end their organizations.

I could go on and on, but Members of this body should never forget what we are doing today is protecting the 40 million victims of trafficking around the world.

Human trafficking is a horrific crime that represents \$150 billion per year, and it is far too often funded by the U.S. financial system. This is preventable, and today, we are taking steps towards ending America’s financing of exploitation of our most vulnerable.

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

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Colorado (Mr. TIPTON) that the House suspend the rules and pass the bill, H.R. 6729.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the yeas have it.

Mr. AMASH. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this motion will be postponed.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, proceedings will resume on questions previously postponed.

Votes will be taken in the following order:

Adoption of the conference report to accompany H.R. 6157;

Adoption of H. Res. 1071;

Adoption of H. Res. 1082; and

The motion to suspend the rules on H.R. 6729.

The first electronic vote will be conducted as a 15-minute vote. Remaining electronic votes will be conducted as 5-minute votes.

CONFERENCE REPORT ON H.R. 6157, DEPARTMENT OF DEFENSE APPROPRIATIONS ACT, 2019

The SPEAKER pro tempore. The unfinished business is the question on adoption of the conference report on the bill (H.R. 6157) making appropriations for the Department of Defense for the fiscal year ending September 30, 2019, and for other purposes, on which the yeas and nays were ordered.