

Mr. PANETTA. Mr. Chair, I yield back the balance of my time.

The Acting CHAIR. The question is on the amendment offered by the gentleman from California (Mr. PANETTA).

The amendment was agreed to.

Mr. LAWSON of Florida. Mr. Chair, I move that the Committee do now rise.

The motion was agreed to.

Accordingly, the Committee rose; and the Speaker pro tempore (Mr. PANETTA) having assumed the chair, Mr. PAYNE, Acting Chair of the Committee of the Whole House on the state of the Union, reported that that Committee, having had under consideration the bill (H.R. 3621) to amend the Fair Credit Reporting Act to remove adverse information for certain defaulted or delinquent private education loan borrowers who demonstrate a history of loan repayment, and for other purposes, had come to no resolution thereon.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess subject to the call of the Chair.

Accordingly (at 4 o'clock and 27 minutes p.m.), the House stood in recess.

□ 1759

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. QUIGLEY) at 5 o'clock and 59 minutes p.m.

HOOR OF MEETING ON TOMORROW

Mr. NEGUSE. Mr. Speaker, I ask unanimous consent that when the House adjourns today, it adjourn to meet at 9 a.m. tomorrow.

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

There was no objection.

STUDENT BORROWER CREDIT IMPROVEMENT ACT

The SPEAKER pro tempore. Pursuant to House Resolution 811 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the state of the Union for the further consideration of the bill, H.R. 3621.

Will the gentlewoman from Colorado (Ms. DEGETTE) kindly take the chair.

□ 1800

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the state of the Union for the further consideration of the bill (H.R. 3621) to amend the Fair Credit Reporting Act to remove adverse information for certain defaulted or delinquent private education loan borrowers who demonstrate a history of loan repayment, and for other purposes, with Ms. DEGETTE (Acting Chair) in the chair.

The Clerk read the title of the bill.

The Acting CHAIR. When the Committee of the Whole rose earlier today, amendment No. 14 printed in part B of House Report 116-383 offered by the gentleman from California (Mr. PANETTA) had been disposed of.

ANNOUNCEMENT BY THE ACTING CHAIR

The Acting CHAIR. Pursuant to clause 6 of rule XVIII, proceedings will now resume on those amendments printed in part B of House Report 116-383 on which further proceedings were postponed, in the following order:

Amendment No. 4 by Mr. CLAY of Missouri.

Amendment No. 13 by Mr. BROWN of Maryland.

The Chair will reduce to 2 minutes the minimum time for any electronic vote after the first vote in this series.

AMENDMENT NO. 4 OFFERED BY MR. CLAY

The Acting CHAIR. The unfinished business is the demand for a recorded vote on the amendment offered by the gentleman from Missouri (Mr. CLAY) on which further proceedings were postponed and on which the ayes prevailed by voice vote.

The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The vote was taken by electronic device, and there were—ayes 231, noes 185, not voting 19, as follows:

[Roll No. 28]

AYES—231

Adams	Crist	Himes
Aguilar	Crow	Horn, Kendra S.
Allred	Cuellar	Horsford
Axne	Cunningham	Houlahan
Barragán	Davids (KS)	Hoyer
Bass	Davis (CA)	Huffman
Beatty	Davis, Danny K.	Jackson Lee
Bera	Dean	Jayapal
Beyer	DeFazio	Jeffries
Bishop (GA)	DeGette	Johnson (GA)
Blumenauer	DeLauro	Johnson (TX)
Blunt Rochester	DeBene	Kaptur
Bonamici	Delgado	Keating
Boyle, Brendan	Demings	Kelly (IL)
F.	DeSaunier	Kennedy
Brindisi	Deutch	Khanna
Brown (MD)	Dingell	Kildee
Brownley (CA)	Doggett	Kilmer
Bustos	Doyle, Michael	Kim
Butterfield	F.	Kind
Carbajal	Engel	Krishnamoorthi
Cárdenas	Escobar	Kuster (NH)
Carson (IN)	Eshoo	Lamb
Cartwright	Españillat	Langevin
Case	Evans	Larsen (WA)
Casten (IL)	Finkenauer	Larson (CT)
Castor (FL)	Fletcher	Lawrence
Castro (TX)	Foster	Lawson (FL)
Chu, Judy	Frankel	Lee (CA)
Cicilline	Fudge	Lee (NV)
Cisneros	Gallego	Levin (CA)
Clark (MA)	Garamendi	Levin (MI)
Clarke (NY)	García (IL)	Lieu, Ted
Clay	García (TX)	Lipinski
Cleaver	Golden	Loeb
Clyburn	Gomez	Lofgren
Cohen	Gonzalez (TX)	Lowenthal
Connolly	Gottheimer	Lowe
Cooper	Green, Al (TX)	Lujan
Correa	Grijalva	Lynch
Costa	Haaland	Malinowski
Courtney	Harder (CA)	Maloney,
Cox (CA)	Hayes	Carolyn B.
Craig	Higgins (NY)	Maloney, Sean

Matsui	Pocan	Soto
McAdams	Porter	Spanberger
McBath	Pressley	Spano
McCollum	Price (NC)	Stanton
McEachin	Quigley	Stevens
McGovern	Raskin	Suozy
McNerney	Rice (NY)	Swalwell (CA)
Meeks	Richmond	Takano
Meng	Rogers (AL)	Thompson (CA)
Moore	Rose (NY)	Thompson (MS)
Morelle	Rouda	Titus
Moulton	Roybal-Allard	Tlaib
Mucarsel-Powell	Ruiz	Tonko
Murphy (FL)	Ruppersberger	Torres (CA)
Nadler	Rush	Torres Small
Napolitano	Sablan	(NM)
Neal	San Nicolas	Trahan
Neguse	Sánchez	Trone
Norcross	Sarbanes	Underwood
Norton	Scanlon	Vargas
O'Halleran	Schakowsky	Veasey
Ocasio-Cortez	Schiff	Vela
Omar	Schneider	Velázquez
Pallone	Schrader	Visclosky
Panetta	Schrier	Wasserman
Pappas	Scott (VA)	Schultz
Pascarella	Scott, David	Waters
Payne	Serrano	Watson Coleman
Perlmutter	Sewell (AL)	Welch
Perry	Shalala	Weston
Peters	Sherman	Wild
Peterson	Sherrill	Wilson (FL)
Phillips	Sires	Yarmuth
Pingree	Slotkin	Young
Plaskett	Smith (WA)	

NOES—185

Abraham	Gonzalez (OH)	Norman
Aderholt	González-Colón	Nunes
Allen	(PR)	Olson
Amash	Gooden	Palazzo
Amodel	Gosar	Palmer
Armstrong	Granger	Pence
Arrington	Graves (GA)	Posey
Babin	Graves (LA)	Ratcliffe
Bacon	Graves (MO)	Reed
Baird	Green (TN)	Reschenthaler
Balderson	Griffith	Rice (SC)
Banks	Grothman	Riggleman
Barr	Guest	Roby
Bergman	Guthrie	Rodgers (WA)
Biggs	Hagedorn	Roe, David P.
Bilirakis	Harris	Rogers (KY)
Bishop (NC)	Hartzler	Rose, John W.
Bishop (UT)	Hern, Kevin	Rouzer
Bost	Herrera Beutler	Roy
Brady	Hice (GA)	Rutherford
Brooks (AL)	Hill (AR)	Scallie
Brooks (IN)	Holding	Schweikert
Buchanan	Hollingsworth	Scott, Austin
Bucshon	Hudson	Sensenbrenner
Budd	Huizenga	Shimkus
Burchett	Hurd (TX)	Simpson
Burgess	Johnson (LA)	Smith (MO)
Calvert	Johnson (OH)	Smith (NE)
Carter (GA)	Johnson (SD)	Smith (NJ)
Carter (TX)	Jordan	Smucker
Chabot	Joyce (OH)	Stauber
Cheney	Joyce (PA)	Stefanik
Cline	Katko	Steil
Cloud	Keller	Steube
Cole	Kelly (PA)	Stewart
Collins (GA)	King (IA)	Taylor
Comer	King (NY)	Thompson (PA)
Conaway	Kustoff (TN)	Thornberry
Cook	LaHood	Timmons
Crawford	LaMalfa	Tipton
Crenshaw	Lamborn	Turner
Curtis	Latta	Upton
Davidson (OH)	Lesko	Van Drew
Davis, Rodney	Long	Wagner
DesJarlais	Lucas	Walberg
Diaz-Balart	Luetkemeyer	Walden
Duncan	Marchant	Walker
Dunn	Marshall	Walorski
Emmer	Massie	Waltz
Estes	Mast	Watkins
Ferguson	McCarthy	Weber (TX)
Fitzpatrick	McCaul	Webster (FL)
Fleischmann	McClintock	Wenstrup
Flores	McHenry	Westerman
Fortenberry	McKinley	Williams
Fox (NC)	Meadows	Wilson (SC)
Fulcher	Meuser	Wittman
Gaetz	Miller	Womack
Gallagher	Mitchell	Woodall
Gianforte	Moolenaar	Wright
Gibbs	Mooney (WV)	Yoho
Gohmert	Newhouse	Zeldin

NOT VOTING—19

Buck	Kinzinger	Radewagen
Byrne	Kirkpatrick	Rooney (FL)
Gabbard	Lewis	Ryan
Hastings	Loudermilk	Speier
Heck	Luria	Stivers
Higgins (LA)	Mullin	
Kelly (MS)	Murphy (NC)	

□ 1840

Mr. HUDSON changed his vote from “aye” to “no.”

Mr. MCNERNEY, Ms. WASSERMAN SCHULTZ, and JACKSON LEE changed their vote from “no” to “aye.”

So the amendment was agreed to.

The result of the vote was announced as above recorded.

AMENDMENT NO. 13 OFFERED BY MR. BROWN OF MARYLAND

The Acting CHAIR. The unfinished business is the demand for a recorded vote on the amendment offered by the gentleman from Maryland (Mr. BROWN) on which further proceedings were postponed and on which the ayes prevailed by voice vote.

The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

RECORDED VOTE

The Acting CHAIR. A recorded vote has been demanded.

A recorded vote was ordered.

The Acting CHAIR. This will be a 2-minute vote.

The vote was taken by electronic device, and there were—ayes 376, noes 38, not voting 21, as follows:

[Roll No. 29]

AYES—376

Adams	Cartwright	Demings
Aderholt	Case	DeSaulnier
Aguilar	Casten (IL)	DesJarlais
Allen	Castor (FL)	Deutch
Allred	Castro (TX)	Diaz-Balart
Amodei	Chabot	Dingell
Armstrong	Cheney	Doggett
Axne	Chu, Judy	Doyle, Michael
Bacon	Cicilline	F.
Baird	Cisneros	Dunn
Balderson	Clark (MA)	Emmer
Banks	Clarke (NY)	Engel
Barr	Clay	Escobar
Barragán	Cleaver	Eshoo
Bass	Clyburn	Españolat
Beatty	Cohen	Estes
Bera	Cole	Evans
Bergman	Collins (GA)	Finkenauer
Beyer	Comer	Fitzpatrick
Bilirakis	Conaway	Fleischmann
Bishop (GA)	Connolly	Fletcher
Bishop (UT)	Cook	Fortenberry
Blumenauer	Cooper	Foster
Blunt Rochester	Correa	Fox (NC)
Bonamici	Costa	Frankel
Bost	Courtney	Fudge
Boyle, Brendan	Cox (CA)	Fulcher
F.	Craig	Gallagher
Brady	Crawford	Gallego
Brindisi	Crenshaw	Garamendi
Brooks (IN)	Crist	Garcia (IL)
Brown (MD)	Crow	Garcia (TX)
Brownley (CA)	Cuellar	Gianforte
Buchanan	Cunningham	Gibbs
Bucshon	Curtis	Golden
Budd	David (KS)	Gomez
Burgess	Davis (CA)	Gonzalez (OH)
Bustos	Davis, Danny K.	Gonzalez (TX)
Butterfield	Davis, Rodney	González-Colón
Calvert	Dean	(PR)
Carbajal	DeFazio	Gottheimer
Cárdenas	DeGette	Granger
Carson (IN)	DeLauro	Graves (GA)
Carter (GA)	DelBene	Graves (LA)
Carter (TX)	Delgado	Graves (MO)

Green (TN)	Mast	Schiff
Green, Al (TX)	Matsui	Schneider
Grijalva	McAdams	Schrader
Grothman	McBath	Schrier
Guest	McCarthy	Schweikert
Guthrie	McCaull	Scott (VA)
Haaland	McCollum	Scott, Austin
Hagedorn	McEachin	Scott, David
Harder (CA)	McGovern	Sensenbrenner
Hartzler	McHenry	Serrano
Hayes	McKinley	Sewell (AL)
Hern, Kevin	McNerney	Shalala
Herrera Beutler	Meadows	Sherman
Hice (GA)	Meeks	Sherrill
Higgins (NY)	Meng	Shimkus
Hill (AR)	Meuser	Simpson
Himes	Miller	Sires
Holding	Mitchell	Slotkin
Hollingsworth	Moolenaar	Smith (MO)
Horn, Kendra S.	Moore	Smith (NJ)
Horsford	Morelle	Smith (WA)
Houlahan	Moulton	Smucker
Hoyer	Mucarsel-Powell	Soto
Hudson	Murphy (FL)	Spanberger
Huffman	Nadler	Spano
Hurd (TX)	Napolitano	Stanton
Jackson Lee	Neal	Staubert
Jayapal	Neguse	Stefanik
Jeffries	Newhouse	Steil
Johnson (GA)	Norcross	Stevens
Johnson (LA)	Norton	Stewart
Johnson (OH)	Nunes	Suozzi
Johnson (SD)	O'Halleran	Swalwell (CA)
Johnson (TX)	Ocasio-Cortez	Takano
Joyce (OH)	Olson	Taylor
Joyce (PA)	Omar	Thompson (CA)
Kaptur	Palazzo	Thompson (MS)
Katko	Pallone	Thompson (PA)
Keating	Palmer	Thornberry
Keller	Panetta	Timmons
Kelly (IL)	Pappas	Tipton
Kelly (PA)	Pascarell	Titus
Kennedy	Payne	Tlaib
Khanna	Pence	Tonko
Kildee	Perlmutter	Torres (CA)
Kilmer	Perry	Torres Small
Kim	Peters	(NM)
Kind	Peterson	Trahan
King (NY)	Phillips	Trone
Krishnamoorthi	Pingree	Turner
Kuster (NH)	Plaskett	Underwood
Kustoff (TN)	Pocan	Upton
LaHood	Porter	Van Drew
LaMalfa	Posey	Vargas
Lamb	Pressley	Veasey
Lamborn	Price (NC)	Vela
Langevin	Quigley	Velázquez
Larsen (WA)	Raskin	Visclosky
Larson (CT)	Ratcliffe	Wagner
Latta	Reed	Walberg
Lawrence	Reschenthaler	Walden
Lawson (FL)	Rice (NY)	Walorski
Lee (CA)	Richmond	Waltz
Lee (NV)	Roby	Wasserman
Lesko	Rodgers (WA)	Schultz
Levin (CA)	Rogers (AL)	Waters
Levin (MI)	Rogers (KY)	Watkins
Lieu, Ted	Rose (NY)	Watson Coleman
Lipinski	Rose, John W.	Webster (FL)
Loeb sack	Rouda	Wenstrup
Lofgren	Rouzer	Westerman
Long	Roybal-Allard	Wexton
Lowenthal	Ruiz	Wild
Lowe	Ruppersberger	Wilson (FL)
Lucas	Rush	Wilson (SC)
Luetkemeyer	Rutherford	Wittman
Luján	Sablan	Womack
Lynch	San Nicolas	Woodall
Malinowski	Sánchez	Yarmuth
Maloney,	Sarbanes	Young
Carolyn B.	Scalise	Zeldin
Maloney, Sean	Scanlon	
Marshall	Schakowsky	

NOES—38

Flores	Mooney (WV)
Gaetz	Norman
Gohmert	Rice (SC)
Gooden	Riggleman
Gosar	Roy
Griffith	Smith (NE)
Harris	Steube
Huizenga	Walker
Jordan	Weber (TX)
King (IA)	Williams
Marchant	Wright
Massie	Yoho
McClintock	

NOT VOTING—21

Buck	Kinzinger	Radewagen
Byrne	Kirkpatrick	Roe, David P.
Gabbard	Lewis	Rooney (FL)
Hastings	Loudermilk	Ryan
Heck	Luria	Speier
Higgins (LA)	Mullin	Stivers
Kelly (MS)	Murphy (NC)	Welch

ANNOUNCEMENT BY THE ACTING CHAIR

The Acting CHAIR (during the vote). There is 1 minute remaining.

□ 1844

Mr. STEUBE changed his vote from “aye” to “no.”

The amendment was agreed to.

The result of the vote was announced as above recorded.

The Acting CHAIR (Mr. VEASEY). There being no further amendments, under the rule, the Committee rises.

Accordingly, the Committee rose; and the Speaker pro tempore (Ms. DEGETTE) having assumed the chair, Mr. VEASEY, Acting Chair of the Committee of the Whole House on the state of the Union, reported that that Committee, having had under consideration the bill (H.R. 3621) to amend the Fair Credit Reporting Act to remove adverse information for certain defaulted or delinquent private education loan borrowers who demonstrate a history of loan repayment, and for other purposes, and, pursuant to House Resolution 811, he reported the bill, as amended by that resolution, back to the House with sundry further amendments adopted in the Committee of the Whole.

The SPEAKER pro tempore. Under the rule, the previous question is ordered.

Is a separate vote demanded on any further amendment reported from the Committee of the Whole? If not, the Chair will put them en gros.

The amendments were agreed to.

The SPEAKER pro tempore. The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

MOTION TO RECOMMIT

Mr. HILL of Arkansas. Madam Speaker, I have a motion to recommit at the desk.

The SPEAKER pro tempore. Is the gentleman opposed to the bill?

Mr. HILL of Arkansas. I am, in its present form.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Mr. Hill of Arkansas moves to recommit the bill H.R. 3621 to the Committee on Financial Services with instructions to report the same back to the House forthwith with the following amendment:

Page 161, line 2, strike “; and” and insert after such line the following:

“(c) LIMITATION WITH RESPECT TO PROTECTED EXPRESSIONS.—The Bureau may not require, as a condition for a credit scoring model to satisfy the standards established under subsection (a) or as a condition for determining a credit scoring model is appropriate under subsection (b), that a credit

scoring model make use of information related to political opinions, religious expression, or other expression protected by the First Amendment, whether obtained from a social media account of a consumer or other sources.”; and

Mr. HILL of Arkansas (during the reading). Madam Speaker, I ask unanimous consent to dispense with the reading.

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

There was no objection.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Arkansas is recognized for 5 minutes in support of his motion.

Mr. HILL of Arkansas. Madam Speaker, let me start by saying the spirit of this bill is noble. Finding ways to ensure that all Americans, no matter of race, creed, color, or ZIP Code, have access to affordable credit is a noble pursuit. It is a top priority of the House Financial Services Committee.

In fact, Madam Speaker, it is a personal priority. I have introduced H.R. 4231 that has bipartisan and bicameral support. It facilitates the use of additional data from rental, utility, and telecom payments to help more Americans repair and build their credit score. Thousands more would qualify and have better access to credit.

The reality is that, while this is an issue that faces all Americans, it is communities of color that overwhelmingly face the greatest obstacles when it comes to obtaining access to affordable credit.

Legislating is difficult. It requires good faith negotiation, compromise, and a willingness to take a small degree of political risk that occasionally makes our political lives a little more complicated.

Messaging, Madam Speaker, on the other hand, is easy. It only requires the inherent power of the majority.

There was a bipartisan path that could have been taken, but today, House Democrats chose to detour down the messaging-only path.

With a vote today, the majority is, sadly, seeking to socialize credit, consumer credit ratings, and credit risk. This will jeopardize access to credit for millions of low-income and moderate-income families.

This legislation will inhibit lenders' ability to get the full picture of a consumer's financial health, making risk more difficult to assess. This ultimately increases the cost and decreases the availability for our consumers.

The good news is, Madam Speaker, that Republicans will stand united in opposition to a government takeover of our credit bureaus.

Today, the majority in Congress seeks to socialize our credit system by having credit scoring and credit scoring models taken over by the government, specifically, the unaccountable Consumer Financial Protection Bureau. However, I hope that we can all come together on one major principle.

My amendment will not kill the bill or send it back to committee. It will ensure that we do not allow Federal agencies to pick winners and losers based on political, religious, or other beliefs protected by our Constitution.

Specifically, my friends, we need to ensure that the CFPB does not exploit this newfound power and punish Americans based on their heartfelt First Amendment rights. Simply put, my motion to recommit will prohibit the CFPB from requiring credit scoring models from using information related to Americans' political opinions, their religious beliefs, or other expression that is protected by the First Amendment.

Let's make certain, my friends, that the United States Government doesn't use the tactics now made so popular in Beijing.

In China, Madam Speaker, agencies are collecting enormous amounts of data related to individual financing, social media accounts, health records, and facial recognition. In China, my friends, now we have the social score. It permits rewards and punishments based on each individual's social score.

For example, if you have a higher social score, you might get a discount on your monthly energy bill. If you have a lower score, you might not be able to get on that train or airplane.

According to the Chinese Government, all social scores for 1.4 billion Chinese will be made publicly available this year.

American ideals go against everything the social credit system represents. Supporting this MTR would ensure what is happening in China will never happen in our country.

The CFPB has too much power, and we should make sure that Americans do not lose access to credit based on the decisions of an unaccountable organization. This unaccountable organization has a history of overstepping its bounds.

As policymakers, we need to support measures that increase access to affordable credit and increase accuracy and security of the consumer credit information while remedying concerns about the existing system.

This legislation undermines the fundamental strengths of that credit reporting system and makes it more difficult, more expensive, for lenders to analyze the credit risk of our friends and neighbors across this country.

The United States has the best financial system in the world. I urge my colleagues to vote “yes” on this motion to recommit; vote “no” on the underlying bill. Help maintain the United States as the most competitive consumer finance system in the world. And I would urge my friends, there is a right way to vote on this MTR and there is a Huawei to vote on this MTR.

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

Mrs. BEATTY. Madam Speaker, I rise to claim the time in opposition.

The SPEAKER pro tempore. The gentleman from Ohio is recognized for 5 minutes.

Mrs. BEATTY. Madam Speaker, the current credit reporting system is broken and does not work for consumers, nor does this motion to recommit.

Madam Speaker, I am going to take a few moments to address what my colleague just said, to address his jangling discords of words.

Today, they are trying to slow down this bill. We have had four hearings, two markups in this Congress alone. Never once did this come up. And now they want to make it about false fears? Now they want to make it about free speech and China?

Let me tell you something: We don't have free speech when credit bureaus own our information and it is wrong.

Madam Speaker, the current credit reporting system is rigged in favor of the credit reporting agencies, plain and simple. They have all the power. They are accountable to no one. Ordinary American consumers are not their customers but their products.

In 2017, Madam Speaker, one of the three credit reporting bureaus, Equifax, exposed personal information of more than 148 million Americans—nearly half the country—in the largest data breach ever, and there was nothing that our constituents could have done about it to protect or stop their sensitive personal information from being exposed.

Even the ranking member of the Financial Services Committee admits that the system is broken. But what was the response of my Republican majority colleagues in 2017 when the American people found out that their data was breached?

Did they bring any legislation to the floor to address it? Did they bring anything to fix it? No.

Instead, they tried to repeal protections for people with preexisting conditions in affordable healthcare. Instead, they passed massive tax cuts for the 1 percent.

Well, there is a new Democratic majority in this Congress, and we are acting to fix this broken system with the Comprehensive CREDIT Act.

I thank Congresswoman MAXINE WATERS.

There are few numbers as important to an individual as their credit score. Whether you are applying for a home loan, an auto loan, a credit card, or even applying for a job, a credit score plays a crucial role in the financial lives of all Americans.

Despite its importance, the system is broken. The FTC found that 42 million consumers had errors found in their credit reports, and the Consumer Financial Protection Bureau's complaint database shows that the number one topic by consumers, 39 percent of all complaints, was consumers reporting errors.

Do the credit reporting companies care? No, they do not. Why should they? There is no incentive for them to care, because the consumers have no say.

This package of bills would fundamentally overhaul the broken system and give the power over credit files

back to the consumers where it belongs. This package of bills is For the People.

Madam Speaker, I stand with Congresswoman AYANNA PRESSLEY and her bill to remove predatory private education loan information from credit files.

I stand with Congresswoman TLAIB and her bill to prohibit medical debt to be reported to credit bureaus for 1 year.

I stand with Congressman LYNCH and his bill to give regulators oversight over credit scoring models.

I stand with Congressman LAWSON and his bill to ensure employers don't use credit files to discriminate in hiring decisions.

I stand with Congresswoman ADAMS and her bill to put the power to dispute credit inaccuracies back into the hands of consumers.

And I stand for my bill to give consumers free access to their credit scores directly from the three national credit reporting agencies, with no strings attached.

Madam Speaker, I urge my colleagues to stand with us, stand with the consumers. Support us and your constituents. Vote "yes" for this bill and "no" on the MTR.

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

The SPEAKER pro tempore. Without objection, the previous question is ordered on the motion to recommit.

There was no objection.

The SPEAKER pro tempore. The question is on the motion to recommit.

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

Mr. HILL of Arkansas. Madam Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 9 of rule XX, this 5-minute vote on the motion to recommit will be followed by 5-minute votes on passage of the bill, if ordered, and the motion to suspend the rules and pass S. 3201.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 201, nays 208, not voting 20, as follows:

[Roll No. 30]

YEAS—201

Abraham	Brindisi	Cook
Aderholt	Brooks (AL)	Craig
Allen	Brooks (IN)	Crawford
Amash	Buchanan	Crenshaw
Amodei	Bucshon	Cunningham
Armstrong	Budd	Curtis
Arrington	Burchett	Davidson (OH)
Babin	Burgess	Davis, Rodney
Bacon	Calvert	DesJarlais
Baird	Carter (GA)	Diaz-Balart
Balderson	Carter (TX)	Duncan
Banks	Case	Dunn
Barr	Chabot	Emmer
Bergman	Cheney	Estes
Biggs	Cline	Ferguson
Bilirakis	Cloud	Pinkenauer
Bishop (NC)	Cole	Fitzpatrick
Bishop (UT)	Collins (GA)	Fleischmann
Bost	Comer	Flores
Brady	Conaway	Fortenberry

Foxx (NC)	LaHood	Rutherford
Fulcher	LaMalfa	Scalise
Gaetz	Lamb	Schweikert
Gallagher	Lamborn	Scott, Austin
Gianforte	Latta	Sensenbrenner
Gibbs	Lesko	Shimkus
Gohmert	Lipinski	Simpson
Golden	Long	Smith (MO)
Gonzalez (OH)	Lucas	Smith (NE)
Gooden	Luetkemeyer	Smith (NJ)
Gosar	Marchant	Smucker
Gottheimer	Marshall	Spanberger
Granger	Massie	Spano
Graves (GA)	Mast	Staubert
Graves (LA)	McCarthy	Stefanik
Graves (MO)	McCaul	Steil
Green (TN)	McClintock	Steube
Griffith	McHenry	Stewart
Grothman	McKinley	Taylor
Guest	Meuser	Thompson (PA)
Guthrie	Miller	Thornberry
Hagedorn	Mitchell	Timmons
Harris	Moolenaar	Tipton
Hartzler	Mooney (WV)	Turner
Hern, Kevin	Newhouse	Upton
Herrera Beutler	Norman	Van Drew
Hice (GA)	Nunes	Wagner
Hill (AR)	Olson	Walberg
Holding	Palazzo	Walden
Hollingsworth	Palmer	Walker
Horn, Kendra S.	Pence	Walorski
Houlahan	Perry	Waltz
Hudson	Peterson	Watkins
Huizenga	Posey	Weber (TX)
Hurd (TX)	Ratcliffe	Webster (FL)
Johnson (LA)	Reed	Wenstrup
Johnson (OH)	Reschenthaler	Westerman
Johnson (SD)	Rice (SC)	Wild
Jordan	Riggleman	Williams
Joyce (OH)	Roby	Wilson (SC)
Joyce (PA)	Rodgers (WA)	Wittman
Katko	Rogers (AL)	Womack
Keller	Rogers (KY)	Woodall
Kelly (PA)	Rose (NY)	Wright
King (IA)	Rose, John W.	Yoho
King (NY)	Rouzer	Young
Kustoff (TN)	Roy	Zeldin

NAYS—208

Adams	DeLauro	Kuster (NH)
Aguilar	DeBene	Langevin
Allred	Delgado	Larsen (WA)
Axne	Demings	Larson (CT)
Barragán	DeSaulnier	Lawrence
Bass	Deutch	Lawson (FL)
Beatty	Dingell	Lee (CA)
Bera	Doggett	Lee (NV)
Beyer	Doyle, Michael	Levin (CA)
Bishop (GA)	F.	Levin (MI)
Blumenauer	Engel	Lieu, Ted
Blunt Rochester	Escobar	Loebsock
Bonamici	Eshoo	Lofgren
Boyle, Brendan	Españillat	Lowenthal
F.	Evans	Lowey
Brown (MD)	Fletcher	Luján
Brownley (CA)	Foster	Lynch
Bustos	Frankel	Malinowski
Butterfield	Fudge	Maloney,
Carbajal	Gallego	Carolyn B.
Cárdenas	Garamendi	Maloney, Sean
Carson (IN)	Garcia (IL)	Matsui
Cartwright	Garcia (TX)	McAdams
Casten (IL)	Gomez	McBath
Castor (FL)	Gonzalez (TX)	McCollum
Castro (TX)	Green, Al (TX)	McEachin
Chu, Judy	Grijalva	McGovern
Cicilline	Haaland	McNerney
Cisneros	Harder (CA)	Meeks
Clark (MA)	Hayes	Meng
Clarke (NY)	Higgins (NY)	Moore
Clay	Himes	Morelle
Cleaver	Horsford	Moulton
Clyburn	Hoyer	Mucarsel-Powell
Cohen	Huffman	Murphy (FL)
Connolly	Jackson Lee	Nadler
Cooper	Jayapal	Napolitano
Correa	Jeffries	Neal
Costa	Johnson (GA)	Neguse
Courtney	Johnson (TX)	Norcross
Cox (CA)	Kaptur	O'Halleran
Crist	Keating	Ocasio-Cortez
Crow	Kelly (IL)	Omar
Cuellar	Kennedy	Pallone
Davids (KS)	Khanna	Panetta
Davis (CA)	Kildee	Pappas
Davis, Danny K.	Kilmer	Pascarell
Dean	Kim	Payne
DeFazio	Kind	Perlmutter
DeGette	Krishnamoorthi	Peters

Phillips	Schrader	Tlaib
Pingree	Schrier	Tonko
Pocan	Scott (VA)	Torres (CA)
Porter	Scott, David	Torres Small
Pressley	Serrano	(NM)
Price (NC)	Sewell (AL)	Trahan
Quigley	Shalala	Trone
Raskin	Sherman	Underwood
Rice (NY)	Sherrill	Vargas
Richmond	Sires	Veasey
Rouda	Slotkin	Vela
Roybal-Allard	Smith (WA)	Velázquez
Ruiz	Soto	Visclosky
Ruppersberger	Stanton	Wasserman
Rush	Stevens	Schultz
Sánchez	Suozi	Waters
Sarbanes	Swalwell (CA)	Watson Coleman
Scanlon	Takano	Welch
Schakowsky	Thompson (CA)	Wexton
Schiff	Thompson (MS)	Wilson (FL)
Schneider	Titus	Yarmuth

NOT VOTING—20

Buck	Kinzinger	Murphy (NC)
Byrne	Kirkpatrick	Roe, David P.
Gabbard	Lewis	Rooney (FL)
Hastings	Loudermilk	Ryan
Heck	Luria	Speier
Higgins (LA)	Meadows	Stivers
Kelly (MS)	Mullin	

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining.

□ 1905

So the motion to recommit was rejected.

The result of the vote was announced as above recorded.

The SPEAKER pro tempore. The question is on the passage of the bill.

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

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

The yeas and nays were ordered.

The SPEAKER pro tempore. This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 221, nays 189, not voting 19, as follows:

[Roll No. 31]

YEAS—221

Adams	Connolly	Fudge
Aguilar	Cooper	Gallego
Allred	Correa	Garamendi
Axne	Costa	Garcia (IL)
Barragán	Courtney	Garcia (TX)
Bass	Cox (CA)	Golden
Beatty	Craig	Gomez
Bera	Crist	Gonzalez (TX)
Beyer	Crow	Gottheimer
Bishop (GA)	Cuellar	Green, Al (TX)
Blumenauer	Cunningham	Grijalva
Blunt Rochester	Davids (KS)	Haaland
Bonamici	Davis (CA)	Harder (CA)
Boyle, Brendan	Davis, Danny K.	Hayes
F.	Dean	Higgins (NY)
Brindisi	DeFazio	Himes
Brown (MD)	DeGette	Horn, Kendra S.
Brownley (CA)	DeLauro	Horsford
Bustos	DeBene	Houlahan
Butterfield	Delgado	Hoyer
Carbajal	Demings	Huffman
Cárdenas	DeSaulnier	Jackson Lee
Carson (IN)	Deutch	Jayapal
Cartwright	Dingell	Jeffries
Casten (IL)	Doggett	Johnson (GA)
Castor (FL)	Doyle, Michael	Johnson (TX)
Castro (TX)	F.	Kaptur
Chu, Judy	Engel	Keating
Cicilline	Escobar	Kelly (IL)
Cisneros	Eshoo	Kennedy
Clark (MA)	Españillat	Khanna
Clarke (NY)	Evans	Kildee
Cleaver	Finkenauer	Kilmer
Clyburn	Fletcher	Kim
Cohen	Foster	Kind
	Frankel	Krishnamoorthi

Kuster (NH)
Lamb
Langevin
Larsen (WA)
Larson (CT)
Omar
Lawrence
Lawson (FL)
Lee (CA)
Lee (NV)
Levin (CA)
Levin (MI)
Lieu, Ted
Lipinski
Loeb sack
Lofgren
Lowenthal
Lowey
Luján
Lynch
Malinowski
Maloney,
Carolyn B.
Maloney, Sean
Matsui
McAdams
McBath
McCollum
McEachin
McGovern
McNerney
Meeks
Meng
Moore
Morelle
Moulton
Mucarsel-Powell
Murphy (FL)
Nadler
Napolitano
Neal

NAYS—189

Abraham
Aderholt
Allen
Amash
Amodei
Armstrong
Arrington
Babin
Bacon
Baird
Balderson
Banks
Barr
Bergman
Biggs
Billirakis
Bishop (NC)
Bishop (UT)
Bost
Brady
Brooks (AL)
Brooks (IN)
Buchanan
Bucshon
Budd
Burchett
Burgess
Calvert
Carter (GA)
Carter (TX)
Case
Chabot
Cheney
Cline
Cloud
Cole
Collins (GA)
Comer
Conaway
Cook
Crawford
Crenshaw
Curtis
Davidson (OH)
Davis, Rodney
DesJarlais
Diaz-Balart
Duncan
Dunn
Emmer
Estes
Ferguson
Fitzpatrick
Fleischmann
Flores
Fortenberry
Foxx (NC)

Neguse
Norcross
O'Halleran
Ocasio-Cortez
Pallone
Panetta
Pappas
Pascrell
Payne
Perlmutter
Peters
Phillips
Pingree
Pocan
Porter
Pressley
Price (NC)
Quigley
Raskin
Rice (NY)
Richmond
Rose (NY)
Rouda
Roybal-Allard
Ruiz
Ruppersberger
Rush
Sánchez
Sarbanes
Scanlon
Schakowsky
Schiff
Schneider
Schrader
Schrier
Scott (VA)
Scott, David
Serrano
Sewell (AL)

Shalala
Sherman
Sherrill
Sires
Slotkin
Smith (WA)
Soto
Spanberger
Stanton
Stevens
Suoizzi
Swalwell (CA)
Takano
Thompson (CA)
Thompson (MS)
Titus
Tlaib
Tonko
Torres (CA)
Torres Small
(NM)
Trahan
Trone
Underwood
Vargas
Veasey
Vela
Velázquez
Visclosky
Wasserman
Schultz
Waters
Watson Coleman
Welch
Wexton
Wild
Wilson (FL)
Yarmuth

Walden
Walker
Walorski
Waltz
Watkins
Weber (TX)

Webster (FL)
Wenstrup
Westerman
Williams
Wilson (SC)
Wittman

Womack
Woodall
Wright
Yoho
Young
Zeldin

NOT VOTING—19

Buck
Byrne
Gabbard
Hastings
Heck
Higgins (LA)
Kelly (MS)
Kinzinger
Kirkpatrick
Lewis
Loudermilk
Luria
Mullin
Murphy (NC)
Roe, David P.
Rooney (FL)
Ryan
Speier
Stivers

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining.

□ 1912

So the bill was passed.
The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

TEMPORARY REAUTHORIZATION AND STUDY OF THE EMERGENCY SCHEDULING OF FENTANYL ANALOGUES ACT

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the vote on the motion to suspend the rules and pass the bill (S. 3201) to extend the temporary scheduling order for fentanyl-related substances, and for other purposes, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from New Hampshire (Ms. KUSTER) that the House suspend the rules and pass the bill.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 320, nays 88, not voting 21, as follows:

[Roll No. 32]

YEAS—320

Abraham
Adams
Aderholt
Aguiar
Allen
Allred
Amodei
Armstrong
Arrington
Axne
Babin
Bacon
Baird
Balderson
Banks
Barr
Bergman
Beyer
Biggs
Billirakis
Bishop (GA)
Bishop (NC)
Bishop (UT)
Blunt Rochester
Bost
Brady
Brindisi
Brooks (AL)
Brooks (IN)
Brown (MD)
Brownley (CA)
Buchanan
Bucshon

Budd
Burchett
Burgess
Bustos
Butterfield
Calvert
Carbajal
Carter (GA)
Carter (TX)
Cartwright
Case
Castor (FL)
Chabot
Cheney
Cicilline
Cisneros
Clark (MA)
Cline
Cloud
Cohen
Cole
Collins (GA)
Comer
Conaway
Connolly
Cook
Cooper
Costa
Courtney
Cox (CA)
Craig
Crawford
Crenshaw
Crist
Crow

Cuellar
Cunningham
Curtis
Davids (KS)
Davidson (OH)
Davis (CA)
Davis, Rodney
DeGette
DeLauro
DeBene
Delgado
Demings
DesJarlais
Deutch
Diaz-Balart
Dingell
Duncan
Dunn
Emmer
Eshoo
Estes
Ferguson
Finkenauer
Fitzpatrick
Fleischmann
Fletcher
Flores
Fortenberry
Foxx (NC)
Frankel
Fulcher
Gaetz
Gallagher
Garamendi
Gianforte

Gibbs
Gohmert
Golden
Gonzalez (TX)
Gooden
Gosar
Gottheimer
Granger
Graves (GA)
Graves (LA)
Graves (MO)
Green (TN)
Griffith
Grothman
Guest
Guthrie
Hagedorn
Harder (CA)
Harris
Hartzler
Hayes
Hern, Kevin
Herrera Beutler
Hice (GA)
Higgins (NY)
Hill (AR)
Himes
Holding
Hollingsworth
Horn, Kendra S.
Houlahan
Hoyer
Hudson
Huizenga
Hurd (TX)
Johnson (LA)
Johnson (OH)
Johnson (SD)
Johnson (TX)
Jordan
Joyce (OH)
Joyce (PA)
Katko
Keating
Keller
Kelly (PA)
Kilmer
Kim
Kind
King (IA)
King (NY)
Krishnamoorthi
Kuster (NH)
Kustoff (TN)
LaHood
LaMalfa
Lamb
Lamborn
Langevin
Larsen (WA)
Larson (CT)
Latta
Lawson (FL)
Lee (NV)
Lesko
Levin (CA)
Lipinski
Loeb sack
Long
Lowey
Lucas
Luetkemeyer
Luján

Lynch
Malinowski
Maloney, Sean
Marchant
Marshall
Mast
Matsui
McAdams
McBath
McCarthy
McCaul
McClintock
McHenry
McKinley
McNerney
Meuser
Miller
Mitchell
Moonenar
Mooney (WV)
Moore
Morelle
Moulton
Mucarsel-Powell
Murphy (FL)
Napolitano
Neal
Neguse
Newhouse
Norcross
Norman
Nunes
O'Halleran
Olson
Palazzo
Pallone
Palmer
Panetta
Pappas
Pascrell
Pence
Perlmutter
Perry
Peters
Peterson
Phillips
Pingree
Porter
Posey
Price (NC)
Quigley
Ratcliffe
Reed
Reschenthaler
Rice (NY)
Rice (SC)
Riggleman
Roby
Rodgers (WA)
Rogers (AL)
Rogers (KY)
Rose (NY)
Rose, John W.
Rouda
Rouzer
Roy
Roybal-Allard
Ruiz
Ruppersberger
Rutherford
Sarbanes
Scalise
Schiff

NAYS—88

Amash
Bass
Beatty
Blumenauer
Bonamici
Boyle, Brendan
F.
Cárdenas
Carson (IN)
Casten (IL)
Castro (TX)
Chu, Judy
Clarke (NY)
Clay
Cleaver
Clyburn
Correa
Davis, Danny K.
Dean
DeFazio
DeSaulnier
Doggett
Doyle, Michael
F.

Engel
Escobar
Español
Evans
Foster
Fudge
Gallego
Garcia (IL)
Garcia (TX)
Gomez
Green, Al (TX)
Grijalva
Haaland
Horsford
Huffman
Jackson Lee
Jayapal
Jeffries
Johnson (GA)
Kaptur
Kelly (IL)
Kennedy
Khanna
Kildee

Schrader
Schrier
Schweikert
Scott, Austin
Scott, David
Sensenbrenner
Shalala
Sherrill
Shimkus
Simpson
Sires
Slotkin
Smith (MO)
Smith (NE)
Smith (NJ)
Smucker
Soto
Spanberger
Spano
Stanton
Stauber
Stefanik
Steil
Steube
Stevens
Stewart
Suoizzi
Swalwell (CA)
Taylor
Thompson (CA)
Thompson (PA)
Thornberry
Timmons
Tipton
Titus
Tlaib
Tonko
Torres (CA)
Torres Small
(NM)
Trahan
Trone
Turner
Upton
Van Drew
Vela
Visclosky
Wagner
Walberg
Walden
Walker
Walorski
Waltz
Wasserman
Schultz
Watkins
Weber (TX)
Webster (FL)
Welch
Wenstrup
Westerman
Wild
Williams
Wilson (SC)
Wittman
Womack
Woodall
Wright
Yoho
Young
Zeldin

Lawrence
Lee (CA)
Levin (MI)
Lieu, Ted
Lofgren
Lowenthal
Maloney,
Carolyn B.
Massie
McCollum
McEachin
McGovern
Meeks
Meng
Nadler
Ocasio-Cortez
Omar
Payne
Pocan
Pressley
Raskin
Richmond
Rush
Sánchez