

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF MISSISSIPPI
NORTHERN DIVISION**

MISSISSIPPI BANKERS ASSOCIATION,
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THE COMMERCIAL BANK
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Plaintiffs,

v.

CONSUMER FINANCIAL PROTECTION
BUREAU and ROHIT CHOPRA in his
official capacity as Director of the CFPB,
1700 G. St. NW, Washington, DC 20552

Defendants.

Civil Action No. 3:24-cv-792-CWR-LGI

**REBUTTAL IN SUPPORT OF PLAINTIFFS' MOTION FOR A PRELIMINARY
INJUNCTION**

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The CFPB agrees that, for the Final Rule to be valid, discretionary overdraft services must meet TILA’s definition of “credit,” which requires a “right” to “incur debt” or “defer payment.” Its argument for why that definition is met, however, ignores both the common meaning of “right” and the express language in deposit agreements denying such a “right.” The CFPB separately fails to adequately explain how its general rulemaking authority to further TILA’s disclosure purpose authorizes it to impose substantive limits on discretionary overdraft services, including a fee cap. Finally, the CFPB makes meritless challenges to the admissibility and sufficiency of Plaintiffs’ proffered evidence of irreparable harm. The Court should grant injunctive relief.

I. PLAINTIFFS HAVE A SUBSTANTIAL LIKELIHOOD OF SUCCESS

A. Consumers Have No Right to Overdraw Their Account or Defer Payment.

The parties agree that “TILA applies only to credit transactions.” ([48] at 6.) Although the CFPB admits that “the text of TILA is dispositive,” (*id.* at 15), its *ipse dixit* ignores the statutory definition of “credit.” Congress spoke clearly when it defined “credit” as “the right granted by a creditor to a debtor to defer payment of debt or to incur debt and defer its payment.” 15 U.S.C. § 1602(f). The question here, then, is whether consumers have a “right” to overdraw their deposit account (i.e. “incur debt”) or delay payment of the overdrawn amount and corresponding fee (i.e. “defer payment”). The answer is a clear “no.”

The analysis starts with the definition of “right.” “Words in statutes are typically construed according to their ordinary, contemporary, common meanings,” and the Fifth Circuit “often look[s] to dictionary definitions for help in discerning a word’s ordinary meaning.” *Cascabel Cattle Co. v. United States*, 955 F.3d 445, 451 (5th Cir. 2020). A “right,” as defined when TILA was passed and today, is “that which a man is entitled to have, or to do, or to receive from others within the limits prescribed by law.” *Right*, Black’s Law Dictionary (4th Ed. 1968); *see also Right*, Black’s Law Dictionary (12th ed. 2024) (“something that is due to a person by just claim [or] legal

guarantee”).¹ Consistent therewith, treatises and caselaw alike have long recognized that inherent in the concept of a right is a corresponding obligation on the part of another, enforceable by law. For contracts, “[t]he word ‘right’ ... is ... used by the profession to denote a legally enforceable claim, as the ‘right’ to have another pay a sum of money.” Restatement (First) of Contracts, Intro. (1932). A contracting party’s “promise,” in other words, “creates a legal duty in the promisor and a right in the promisee.” 1 Williston on Contracts § 1:2 (4th ed.). Mississippi courts for over 150 years have similarly understood that “a right consists in the power to enforce it.” *Miller v. Trs. of Jefferson Coll.*, 13 Miss. 651, 661 (1846).² The Supreme Court applied this principle in *Franconia Assocs. v. United States*, 536 U.S. 129, 142 (2002), holding that a party’s “right”—in that case to prepay a loan—“necessarily” entailed “a corresponding obligation to accept prepayment.”

VLFIIs that provide discretionary overdraft services do not confer such a right to incur debt or defer payment, as set forth in TILA’s definition of “credit.” Standard deposit agreements do not obligate VLFIIs to cover an overdraft, and thus do not provide customers a right to overdraw their account. And if a VLFI exercises its discretion to cover an overdraft, customers have no right to defer payment because the amount owed is due on demand and a VLFI can immediately recover the overdraft and its fee from any incoming deposit. For example, Plaintiff Arvest Bank’s account agreement “grants Arvest discretion to cover a customer’s overdraft and does not confer a right upon the customer to incur a debt.” ([12-4] ¶ 4.) It also provides that Arvest retains the right to recover any unpaid overdraft and overdraft fee “upon demand,” and that it is “Arvest’s practice to offset the overdrawn negative balance when new funds are deposited.” (*Id.*)

¹ Unless otherwise noted, all internal citations, quotations, and punctuation are omitted.

² *Accord Joslyn Mfg. Co. v. Koppers Co.*, 40 F.3d 750, 756 (5th Cir. 1994) (“personal right” under Louisiana law is “the legal power that a person (obligee) has to demand from another person (obligor) a performance consisting of giving, doing, or not doing a thing”).

Arvest is not alone. The declarations of Anonymous Bank A and Anonymous Credit Union B make clear that their account agreements “do[] not confer a right upon the customer to incur a debt” and that overdrafts and fees are due “upon demand” and may be “debit[ed] [from] the customer’s account when new funds are deposited.” ([12-2] ¶ 5; [12-6] ¶ 5.) And the standard-form deposit agreement in the August 2024 edition of a prominent Texas form book provides that “any account shortage resulting from charges or overdrafts is due immediately, and can be deducted directly from the account balance when sufficient funds are available. ***You have no right to defer payment of this liability.***” 16 Texas Forms Legal & Bus. § 38:38 ¶ 1 (emphasis added). Indeed, as the CFPB acknowledged in the Final Rule, a VLFI may “use[] funds from an incoming deposit to a consumer’s asset account at the institution to immediately obtain repayment of the consumer’s debt to the institution, such as an outstanding overdraft balance in the asset account.” 89 Fed. Reg. 106,768, 106,815 (Dec. 30, 2024). Because consumers have no right to overdraw their account or delay payment of the overdrawn amount and overdraft fee, they lack the “right” to incur debt or defer its payment necessary to qualify these services as “credit.”

B. The CFPB’s Arguments Lack Merit.

The CFPB ignores the definition of a “right.” It does not dispute the definition advanced by Plaintiffs in their complaint and this motion, nor offer any alternative definition. Instead, the CFPB baldly asserts that “[a] financial institution that provides overdraft services—i.e., an institution that pays a bill now, allowing the consumer to pay it later—has, if nothing else, necessarily granted the consumer the right to ‘defer payment.’” ([48] at 13.) But it does not explain how this can be so where the account agreement provides that the amount owed is due on demand and a financial institution can immediately recover the overdraft and its fee from any incoming deposit. Though the CFPB insists that its logic is “inarguable” (*id.*), it cites no cases to support this atextual proposition, and it offers no example of “credit” where the contract lacks any entitlement to defer

payment for any set time period.³ Similarly off-base is the CFPB’s assertion that “even a deferral of a few hours or a few days ... is a deferral as a matter of logic and TILA.”⁴ (*Id.*) This again misses the key question—whether a consumer has the *right*, enforceable by law, to defer payment.⁵

The CFPB’s assertion of a “right” to “incur debt”—an argument relegated to a footnote—also fails to pass muster. ([48] at 13 n.6.) There, the CFPB asserts without support that discretionary overdraft services are the equivalent of a credit card. (*Id.*) They are not. One account agreement expressly says customers have no right to overdraw their account or defer payment; the other expressly permits customers to incur debt and defer payment. ([13] at 14; [41-1] at 15). Absent a legally enforceable obligation on the part of the VLFI to pay the overdraft, the consumer has no corresponding “right” to incur debt, no matter how often the institution actually pays the overdraft. That was the holding in *In re Washington Mut. Overdraft Protection Litig.*, 539 F. Supp. 2d 1136, 1151 (C.D. Cal. 2008) ([13] at 13), in which the court described as “legally untenable” the private plaintiff’s argument under TILA that “Defendant’s *practice* of routinely and automatically paying all overdrafts gave rise to an agreement *legally obligating* Defendant to pay all overdrafts.” (*Id.*) The CFPB, not surprisingly, disagrees but cites no caselaw to the contrary.

Unable to put forth a compelling textual argument for why discretionary overdraft services meet TILA’s definition of “credit,” the CFPB argues at length that the Board has always shared its

³ Nor are Plaintiffs aware of any. A mortgage comes with a credit agreement in which the lender promises not to seek repayment of the full principal for a fixed period, often amortized over 30 years. Same for credit cards, auto loans, home equity loans, overdraft lines of credit, Buy Now Pay Later, and many other credit products—each of which authorizes the consumer to incur debt and defer payment for a fixed period.

⁴ The CFPB conflates a legally cognizable “right” to delay with the fact that a delay, in practice, sometimes occurs when no immediate deposit repays an overdraft. Indeed, in *Riethman v. Berry*, 287 F.3d 274, 277–79 (3d Cir. 2002), the contract’s express denial of the right to defer payment was dispositive of the credit inquiry under TILA, notwithstanding that payment was delayed. *See also* ([13] at 12.)

⁵ To illustrate the absurdity of the CFPB’s logic, consider transactions paid by check or ACH, which almost always involve some deferral because the payee provides the goods or services to the payor prior to getting paid. No one would assert that the payee in this situation is advancing goods or services on credit.

interpretation of TILA. ([48] at 15–19.) The CFPB is wrong, but the Court need not go here; as the CFPB admits, “the text of TILA is dispositive,” no matter how the Board read it. (*Id.* at 15.)

In any event, the Board did not regulate discretionary overdraft services as “credit” under TILA for over 40 years. Such “a longstanding want of assertion of power by those who presumably would be alert to exercise it may provide some clue that the power was never conferred.” *Biden v. Nebraska*, 143 S. Ct. 2355, 2383 (2023). Moreover, as detailed in the complaint and in the amicus brief of the U.S. Chamber of Commerce and Mississippi Economic Council, the Board has made statements on no fewer than six occasions indicating its view that discretionary overdraft services—in contrast to overdraft lines of credit—are not “credit” under TILA. ([1] ¶¶ 81–89; [41-1] at 8–12.) In a 2006 amicus brief, for instance, the Board stated that the “written agreement” requirement for overdraft services covered by Regulation Z “is not met simply because there is a deposit account agreement that addresses overdrafts.” ([1-1] at 7.) “Rather, there must be an agreement *to extend credit* through the bank’s *obligation* to pay overdraft items.” (*Id.* at 8) (emphasis added).⁶ And in 2009, the Board implemented an opt-in requirement before consumers can be charged fees for discretionary overdraft services under Regulation E, rather than Regulation Z, because those services lacked a “credit feature.” 74 Fed. Reg. 59,033, 59,055 (Nov. 17, 2009).

The CFPB’s purported evidence favoring its version of the regulatory history is cherry-picked and unpersuasive. The CFPB claims that in 1968 the Board “invoked its exception authority in the related notice of proposed rulemaking.” ([48] at 16.) Though the Board described its exception authority in the preamble of the Proposed Rule, along with its regulatory authority generally, *see* 33 Fed. Reg. 15,506 (Oct. 18, 1968), nowhere did it confirm that it used exception

⁶ Contrary to the CFPB’s contention ([48] at 17), the loose language on pp. 10–11 of the Board’s brief does not undermine the Board’s otherwise clear stance, evident throughout its amicus brief and elsewhere, and reiterated in its 2009 overdraft opt-in rule ([13] at 6 n.6). The CFPB notably ignores that 2009 rulemaking.

authority to exclude discretionary overdraft fees from the definition of finance charge ([13] at 15–16). By contrast, when the Board proposed to exempt certain classes of transactions regulated by the States in the same 1968 rulemaking, it expressly cited its exemption authority in § 123 of TILA. (*Id.*) (citing 33 Fed. Reg. at 15,516). The CFPB’s separate claim that “the Board listed overdraft charges in a list of exclude[able] charges” in Regulation Z ([48] at 16) is mistaken; the provision addressing overdraft existed as a standalone paragraph between two lists of excluded charges. *See* 34 Fed. Reg. 2002, 2004 (Feb. 11, 1969). Regardless, each list of excluded charges mirrored lists of statutory exemptions in 15 U.S.C. § 1605(d) and (e) (1970) (Ex. 1), thus undermining the CFPB’s claim that “the Board was excepting an otherwise covered charge.” ([48] at 16.) The first list of statutory exemptions, moreover, stated that the Board may exclude “by regulation” “[a]ny other type of charge which is *not for credit*.” 15 U.S.C. § 1605(d)(4) (1970) (emphasis added).

C. The CFPB May Not Substantively Regulate Credit Under TILA.

TILA’s purpose is “to assure a meaningful disclosure of credit terms.” 15 U.S.C. § 1601(a). Because the CFPB’s authority in TILA is coterminous with this sole purpose, the CFPB may not rely on it to “substantively regulate credit.” *PayPal, Inc. v. CFPB*, 512 F. Supp. 3d 1, 11 (D.D.C. 2020), *rev’d in part on other grounds*, 58 F.4th 1273 (D.C. Cir. 2023). Thus, even if discretionary overdraft services are “credit,” the Rule’s substantive limits are *ultra vires*. ([13] at 17–20.)

A glaring example of substantive regulation is the Final Rule’s fee cap. The CFPB does not claim a right to impose a fee cap under TILA. *See (id.* at 18) (explaining lack of right). Its only defense is that the Final Rule does not impose a fee cap ([48] at 21), an argument that ignores reality. The Rule requires VLFIs to pick their poison: either cap each discretionary overdraft fee at \$5 (or a narrowly-defined “breakeven” amount) or adhere to TILA and Regulation Z by offering “an entirely different financial product” akin to an overdraft line of credit. ([41-1] at 19.) This is clearly substantive regulation that caps fees on discretionary overdraft services; the entire scheme

is coercive, aimed at forcing VLFIs to limit fees or offer a different type of product.⁷ Because “TILA is a disclosure statute, not a fair pricing law,” *Poulin v. Balise Auto Sales, Inc.*, 647 F.3d 36, 38 (2d Cir. 2011), the CFPB lacks authority to impose the fee cap.

Equally substantive is the requirement that VLFIs create separate accounts for a consumer’s overdraft balance. The CFPB does not contest that the separate-account requirement is substantive, but advances several defenses of it, none meritorious. *First*, the CFPB claims authority because the requirement is “necessary” to “effectuate” TILA’s disclosure purpose by “facilitat[ing] the informed use of credit.” ([48] at 22.) But “Congress has spoken specifically on the means the Bureau can effectuate TILA: the ‘disclosure of credit terms,’” *PayPal*, 512 F. Supp. 3d at 10, and the CFPB cannot use a substantive restriction to further TILA’s disclosure purpose.

Second, the CFPB contends that TILA’s purpose is broader than disclosure, and cites Congress’ 1974 amendment to TILA’s statement of purpose that added the language “to protect the consumer against inaccurate and unfair credit billing and credit card practices.” ([48] at 19–20.) As *PayPal* correctly recognized, however, TILA continues to have a singular disclosure purpose, which exists “*in order to* protect consumers from ‘inaccurate and unfair credit practices.’” 512 F. Supp. 3d at 10 (emphasis added). Many other courts, including recently, have recognized TILA as a disclosure statute whose purpose is disclosure-related.⁸ The CFPB addresses *PayPal* only in a footnote, claiming the court’s reading of TILA was “incorrect.” ([48] at 20 n.14.) Yet the CFPB elected not to appeal that aspect of the district court’s ruling, and it offers no basis to distinguish *PayPal* or any of the other cases construing TILA’s purpose narrowly.

⁷ The Biden administration itself described the Rule as a fee cap. *See* Ex. 2, Letter from President Biden, p. 18 (Jan. 15, 2025); Ex. 3, Facebook post from President Biden (Dec. 15, 2024).

⁸ *See* ([13] at 17–18 & nn.11, 13); *see also, e.g., Strubel v. Comenity Bank*, 842 F.3d 181, 198–99 (2d Cir. 2016); *Lea v. Buy Direct, LLC*, 755 F.3d 250, 253 (5th Cir. 2014); *Szumny v. Am. Gen. Fin.*, 246 F.3d 1065, 1070 (7th Cir. 2001); *Pennsylvania v. Navient Corp.*, 354 F. Supp. 3d 529, 553–54 (M.D. Pa. 2018).

Third, the CFPB highlights TILA’s limited number of substantive provisions. ([48] at 20.) But it is undisputed that neither the fee cap nor the separate-account requirement is related to them. Nor do these substantive provisions alter TILA’s singular disclosure purpose, and thus do not enlarge TILA’s general grant of regulatory authority. *PayPal* likewise noted that while “some provisions of TILA ... provide discrete, explicit ... restrictions on credit Congress provided no such specific provision concerning restrictions to consumers’ access to credit when linking credit to prepaid products, much less any provision providing *the Bureau* with the authority to promulgate such regulations.” 512 F. Supp. 3d at 10 n.6. The same reasoning applies here.

Finally, the CFPB points to its authority in § 1604(a) to prescribe “additional requirements” and “provide for such adjustments and exceptions for all or any class of transactions ... necessary or proper to effectuate the purposes of this subchapter.” ([48] at 20.) But this provision is also cabined by TILA’s disclosure purpose and, as *PayPal* found, only “delegated authority to issue additional requirements for the disclosure of credit terms.” 512 F. Supp. 3d at 10. The CFPB argues this provision grants “capacious rulemaking authority,” citing *Mourning v. Family Publ’ns Serv., Inc.*, 411 U.S. 356 (1973). ([48] at 21.) But “*Mourning* has been effectively diluted by later cases,” in which the Supreme Court made clear that it does not “authorize agencies to contravene Congress’ will.” *New York Stock Exch., LLC v. SEC*, 962 F.3d 541, 546, 556 (D.C. Cir. 2020).

D. The Final Rule is Barred by the Major Questions Doctrine.

The CFPB concedes that, under the major questions doctrine, an agency rule that resolves a matter of great political or economic significance requires clear Congressional authorization. ([48] at 23.) The Final Rule falls comfortably within this doctrine, contrary to the CFPB’s protests otherwise. ([13] at 20–21.)

The CFPB’s claim that the Rule is not politically significant ([48] at 24) is belied by the many executive branch statements (including by former President Biden at the State of the Union

address) deriding overdraft fees as “junk fees” that must be reined in as part of the administration’s “junk fee initiative.”⁹ The Rule also generated substantial debate and press coverage.¹⁰ The CFPB’s claim that the Rule has no economic significance is equally meritless, given its concession that it affects at least \$6 billion in fees annually and “billions in overdraft transactions.” (*Id.*) Such economic impact is comparable to other rules invalidated on major questions grounds.¹¹ *Mayfield v. DOL*, 117 F.4th 611, 616 (5th Cir. 2024), cited by the CFPB ([48] at 24), observed that “no case has set the threshold for economic significance,” and involved only \$472 million in annual impact.

II. THERE IS A SUBSTANTIAL THREAT OF IRREPARABLE INJURY

Plaintiffs submitted detailed declarations from associations and their members showing the significant costs VLFIs must incur *now* to comply with the Final Rule by its October 2025 deadline. ([13] at 22–25.) These costs, stemming from substantial changes to VLFIs’ IT systems, operating procedures, staffing, training, and business operations, are of the kind and amount the Fifth Circuit has held sufficient to demonstrate irreparable harm. (*Id.* at 22.)

Unable to win by attacking irreparable harm, the CFPB attacks the *admissibility* of Plaintiffs’ evidence, in particular two anonymized declarations. ([48] at 27–28.) Yet as the CFPB tacitly concedes (*id.* at 27), *Sierra Club, Lone Star Chapter v. FDIC*, 992 F.2d 545 (5th Cir. 1993), forecloses any argument about admissibility. *Sierra Club* held that at the preliminary injunction (“PI”) stage, the trial court may rely on otherwise inadmissible evidence, including hearsay. 992

⁹ E.g., 89 Fed. Reg. at 106,775 n.90 (collecting CFPB blog posts and publications); Ryan Erney, *Biden administration plans to slash overdraft fees at big banks: ‘I call it exploitation,’ president says*, CNBC (Jan. 19, 2024), <https://shorturl.at/r6YoS>; Aimee Picchi, *Biden vowed to outlaw junk fees in his state of the union address, here is his plan*, CBS News (March 6, 2024), <https://shorturl.at/qt42T>.

¹⁰ E.g., Megan McArdle, “Capping overdraft fees could actually hurt poor families,” *Wash. Post* (Jan. 24, 2024), <https://shorturl.at/F6t7e>; Cora Lewis, “The White House is cracking down on bank overdraft fees,” *Associated Press* (Dec. 12, 2024), <https://shorturl.at/Qnd9D>.

¹¹ See *Texas v. Cardona*, --- F. Supp. 3d ---, 2024 WL 3658767, at *4, *41 (N.D. Tex. Aug. 5, 2024) (\$18 billion); *Kansas v. U.S. Dep’t of Educ.*, --- F. Supp. 3d ---, 2024 WL 3273285, at *12 (D. Kan. July 2, 2024) (less than \$1 billion); *Texas v. Biden*, 694 F. Supp. 3d 851, 869 (S.D. Tex. 2023) (\$17 billion).

F.2d at 551. Also, anonymized declarations are permitted in the Fifth Circuit, including in support of PI motions. *See Texas Bankers Ass’n v. OCC*, 728 F. Supp. 3d 412, 419–20 (N.D. Tex. 2024) (allowing anonymous declarations at the PI stage and collecting Fifth Circuit cases permitting their use). The unpublished district court case the CFPB cites for the opposite proposition ([48] at 27) did not decide a PI motion, where evidentiary standards are relaxed, and cited only out-of-circuit authorities. *Williams v. D’Argent Franchising*, 2023 WL 3059192, at *14–15 (W.D. La. Apr. 24, 2023).¹² Finally, Plaintiffs’ counsel will share signed versions *in camera* if necessary.

The CFPB is also wrong when it says the named declarants’ statements are “conclusory.” ([48] at 30.) ABA member Arvest, for instance, declares that it must “modify the programming of its core operating system, revise the algorithm used to determine whether to pay a discretionary overdraft and test its accuracy and effectiveness.” ([12-4] ¶ 13.) ABA members that wish to continue offering discretionary overdraft services above \$5 must “reprogram[] the bank’s deposit systems to route overdraft ‘credit’ into a separate account,” create disclosures, and conduct underwriting. ([12-5] ¶ 12.) This description mirrors what was held sufficient to establish irreparable harm in *Texas Bankers Ass’n*, 728 F. Supp. 3d at 426–27 (noting “extensive change-management processes that will be required to comply with the Rules”). The CFPB’s remaining contention—that declarants’ asserted harm is not imminent—ignores the CFPB’s own statements to the contrary, *see* 89 Fed. Reg. at 106,830, and Plaintiffs’ declarations which attest to the need to start preparing for a major implementation project that must be completed by October 2025.¹³

¹² *Gerhart v. Rankin Cty.*, 2018 WL 4689126 (S.D. Miss. Sept. 29, 2018) ([48] at 27), is simply not relevant. There, the court ruled, on a pretrial motion *in limine*, that an audio recording for which there was no known declarant could not be admitted as a present sense impression. *Gerhart*, 2018 WL 4689126, at *3.

¹³ The remaining injunctive-relief factors—balance of harms and public interest—likewise weigh in Plaintiffs’ favor. The Fifth Circuit recognizes that the public interest is served when government agencies abide by federal law. ([13] at 25.) The CFPB’s argument that Plaintiffs’ risk of harm is “speculative” ([48] at 33), falls flat in light of the specific and detailed cost estimates in Plaintiffs’ declarations ([13] at 22–24).

Respectfully submitted, this the 28th day of January 2025.

PLAINTIFFS MISSISSIPPI BANKERS ASSOCIATION,
CONSUMER BANKERS ASSOCIATION, AMERICAN
BANKERS ASSOCIATION, AMERICA'S CREDIT UNIONS,
ARVEST BANK, BANK OF FRANKLIN, AND THE
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CERTIFICATE OF SERVICE

I, E. Barney Robinson III (MSB #09432), an attorney for Plaintiffs, do hereby certify that on January 28, 2025, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF system which sent notification to all counsel of record.

s/ E. Barney Robinson III (MB # 09432)
E. Barney Robinson III (MB # 09432)

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and shall be administered in accordance with the provisions of this Act [sections 1522–1524 of this title]."

SECTION REFERRED TO IN OTHER SECTIONS

This section is referred to in sections 1523, 1524 of this title.

§ 1523. Same; tax status.

For the purpose of Federal income, estate, and gift taxes, property accepted under section 1522 of this title shall be considered as a gift or bequest to or for the use of the United States. (Pub. L. 88–611, § 2, Oct. 2, 1964, 78 Stat. 991.)

§ 1524. Same; investment and reinvestments of moneys; credit and disbursement of interest.

Upon the request of the Secretary of Commerce, the Secretary of the Treasury may invest and reinvest in securities of the United States or in securities guaranteed as to principal and interest by the United States any moneys contained in the fund authorized herein. Income accruing from such securities, and from any other property accepted pursuant to section 1522 of this title, shall be deposited to the credit of the fund authorized herein, and shall be disbursed upon order of the Secretary of Commerce. (Pub. L. 88–611, § 3, Oct. 2, 1964, 78 Stat. 991.)

§ 1525. Special studies; special compilations, lists, bulletins, or reports; clearinghouse for technical information; transcripts or copies; cost payments for special work; joint projects; cost apportionment, waiver.

The Secretary of Commerce is authorized, upon the request of any person, firm, organization, or others, public or private, to make special studies on matters within the authority of the Department of Commerce; to prepare from its records special compilations, lists, bulletins, or reports; to perform the functions authorized by section 1152 of this title; and to furnish transcripts or copies of its studies, compilations, and other records; upon the payment of the actual or estimated cost of such special work.

In the case of nonprofit organizations, research organizations, or public organizations or agencies, the Secretary may engage in joint projects, or perform services, on matters of mutual interest, the cost of which shall be apportioned equitably, as determined by the Secretary, who may, however, waive payment of any portion of such costs by others, when authorized to do so under regulations approved by the Bureau of the Budget. (Pub. L. 91–412, § 1, Sept. 25, 1970, 84 Stat. 864.)

§ 1526. Receipts for work or services; deposit in special accounts; availability for payment of costs, repayment or advances to appropriations or funds, refunds, credits to working capital funds; appropriation limitation of annual expenditures from accounts.

All payments for work or services performed or to be performed under this Act shall be deposited in a separate account or accounts which may be used to pay directly the costs of such work or services, to repay or make advances to appropriations or funds which do or will initially bear all or part of such costs, or to refund excess sums when necessary: *Provided*, That said receipts may be credited to a working capital fund otherwise established by law,

and used under the law governing said funds, if the fund is available for use by the agency of the Department of Commerce which is responsible for performing the work or services for which payment is received. Acts appropriating funds to the Department of Commerce may include provisions limiting annual expenditure from said account or accounts. (Pub. L. 91–412, § 2, Sept. 25, 1970, 84 Stat. 864.)

REFERENCES IN TEXT

This Act, referred to in the text, means Pub. L. 91–412, which enacted sections 1525 to 1527, amended section 1153, and repealed sections 189, 189a, 192, 192a, 1153a, and 1520 of this title.

§ 1527. Fees or charges for services or publications under existing law unaffected.

Except as to those laws expressly repealed herein, nothing in this Act shall alter, amend, modify, or repeal any existing law prescribing fees or charges or authorizing the prescribing of fees or charges for services performed or for any publication furnished by the Department of Commerce, or any of its several bureaus or offices. (Pub. L. 91–412 § 4, Sept. 25, 1970, 84 Stat. 865.)

REFERENCES IN TEXT

This Act, referred to in the text, means Pub. L. 91–412, which enacted sections 1525 to 1527, amended section 1153, and repealed sections 189, 189a, 192, 192a, 1153a, and 1520 of this title.

Laws expressly repealed herein, referred to in the text, means amendment of section 1153 and repeal of sections 189, 189a, 192, 192a, 1153a, and 1520 of this title, as heretofore noted.

Chapter 41.—CONSUMER CREDIT PROTECTION

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SUBCHAPTER I.—CONSUMER CREDIT COST DISCLOSURE

PART A.—GENERAL PROVISIONS

§ 1601. Congressional findings and declaration of purpose.

The Congress finds that economic stabilization would be enhanced and the competition among the various financial institutions and other firms engaged in the extension of consumer credit would be strengthened by the informed use of credit. The informed use of credit results from an awareness of the cost thereof by consumers. It is the purpose of this subchapter to assure a meaningful disclosure of credit terms so that the consumer will be able to compare more readily the various credit terms available to him and avoid the uninformed use of credit. (Pub. L. 90-321, title I, § 102, May 29, 1968, 82 Stat. 146.)

EFFECTIVE DATE

Section 504(a) of Pub. L. 90-321 provided that this part and sections 891-896 of Title 18, Crimes and Criminal Procedure, shall take effect upon May 29, 1968.

SHORT TITLE

Section 1 of Pub. L. 90-321 provided that: "This Act [enacting this chapter, sections 891-896 of Title 18, Crimes and Criminal Procedure, and provisions set out as notes under this section, sections 1631 and 1671 of this title, and section 891 of Title 18] may be cited as the Consumer Credit Protection Act."

Section 101 of Pub. L. 90-321 provided that: "This title [enacting this subchapter] may be cited as the Truth in Lending Act."

SEVERABILITY OF PROVISIONS

Section 501 of Pub. L. 90-321 provided that: "If a provision enacted by this Act [which enacted this chapter, sections 891-896 of Title 18, Crimes and Criminal Procedure, and provisions set out as notes under this section, sections 1631 and 1671 of this title, and section 891 of Title 18], is held invalid, all valid provisions that are severable from the invalid provision remain in effect. If a provision enacted by this Act is held invalid in one or more of its applications, the provision remains in effect in all valid applications that are severable from the invalid application or applications."

NATIONAL COMMISSION ON CONSUMER FINANCE

Sections 401-407 of Pub. L. 90-321, as amended by Pub. L. 91-344, July 20, 1970, 84 Stat. 440, provided:

"§ 401. Establishment

"There is established a bipartisan National Commission on Consumer Finance, referred to in this title as the 'Commission'.

"§ 402. Membership of the Commission

"(a) The Commission shall be composed of nine members, of whom

"(1) three are Members of the Senate appointed by the President of the Senate;

"(2) three are Members of the House of Representatives appointed by the Speaker of the House of Representatives; and

"(3) three are persons not employed in a full-time capacity by the United States appointed by the President, one of whom he shall designate as Chairman.

"(b) A vacancy in the Commission does not affect its powers and may be filled in the same manner as the original appointment.

"(c) Five members of the Commission constitute a quorum.

"§ 403. Compensation of members

"(a) Members of Congress who are members of the Commission shall serve without compensation in addition to that received for their services as Members of Congress; but they shall be reimbursed for travel, subsistence, and other necessary expenses incurred by them in the performance of the duties vested in the Commission.

"(b) Each member of the Commission who is appointed by the President may receive compensation at a rate of \$100 for each day he is engaged upon work of the Commission, and shall be reimbursed for travel expenses, including per diem in lieu of subsistence as authorized by law (5 U.S.C. 5703) for persons in the Government service employed intermittently.

"§ 404. Duties of the Commission

"(a) The Commission shall study and appraise the functioning and structure of the consumer finance industry, as well as consumer credit transactions generally. The Commission, in its report and recommendations to the Congress, shall include treatment of the following topics:

"(1) The adequacy of existing arrangements to provide consumer credit at reasonable rates.

"(2) The adequacy of existing supervisory and regulatory mechanisms to protect the public from unfair practices, and insure the informed use of consumer credit.

"(3) The desirability of Federal chartering of consumer finance companies, or other Federal regulatory measures.

"(b) The Commission may make interim reports and shall make a final report of its findings, recommendations, and conclusions to the President and to the Congress by July 1, 1972.

"§ 405. Powers of the Commission

"(a) The Commission, or any three members thereof as authorized by the Commission, may conduct hearings anywhere in the United States or otherwise secure data and expressions of opinion pertinent to the study. In connection therewith the Commission is authorized by majority vote

"(1) to require, by special or general orders, corporations, business firms, and individuals to submit in writing such reports and answers to questions as the Commission may prescribe: such submission shall be made within such reasonable period and under oath or otherwise as the Commission may determine.

"(2) to administer oaths.

"(3) to require by subpoena the attendance and testimony of witnesses and the production of all documentary evidence relating to the execution of its duties.

"(4) in the case of disobedience to a subpoena or order issued under paragraph (a) of this section to invoke the aid of any district court of the United States in requiring compliance with such subpoena or order.

"(5) in any proceeding or investigation to order testimony to be taken by deposition before any person who is designated by the Commission and has the power to administer oaths, and in such instances to compel testimony and the production of evidence in the same manner as authorized under subparagraphs (3) and (4) above.

"(6) to pay witnesses the same fees and mileage as are paid in like circumstances in the courts of the United States.

"(b) Any district court of the United States within the jurisdiction of which an inquiry is carried on may, in case of refusal to obey a subpoena or order of the Commission issued under paragraph (a) of this section, issue an order requiring compliance therewith; and any failure to obey the order of the court may be punished by the court as a contempt thereof.

"(c) The Commission may require directly from the head of any Federal executive department or independent agency available information which the Commission deems useful in the discharge of its duties. All departments and independent agencies of the Government shall cooperate with the Commission and furnish all information requested by the Commission to the extent permitted by law.

"(d) The Commission may enter into contracts with Federal or State agencies, private firms, institutions, and individuals for the conduct of research or surveys, the preparation of reports, and other activities necessary to the discharge of its duties.

"(e) When the Commission finds that publication of any information obtained by it is in the public interest and would not give an unfair competitive advantage to any person, it may publish the information in the form and manner deemed best adapted for public use, except that data and information which would separately disclose the business transactions of any person, trade secrets, or names of customers shall be held confidential and shall not be disclosed by the Commission or its staff. The Commission shall permit business firms or individuals reasonable access to documents furnished by them for the purpose of obtaining or copying those documents as need may arise.

"(f) The Commission may delegate any of its functions to individual members of the Commission or to designated individuals on its staff and to make such rules and regulations as are necessary for the conduct of its business, except as otherwise provided in this title.

"§ 406. Administrative arrangements

"(a) The Commission may, without regard to the provisions of title 5, United States Code, relating to appointments in the competitive service or to classification and General Schedule pay rates, appoint and fix the compensation of an executive director. The executive director, with the approval of the Commission, shall employ and fix the compensation of such additional personnel as may be necessary to carry out the functions of the Commission, but no individual so appointed may receive compensation in excess of the rate authorized for GS-18 under the General Schedule.

"(b) The executive director, with the approval of the Commission, may obtain services in accordance with section 3109 of title 5 of the United States Code, but at rates for individuals not to exceed \$100 per diem.

"(c) The head of any executive department or independent agency of the Federal Government may detail, on a reimbursable basis, any of its personnel to assist the Commission in carrying out its work.

"(d) Financial and administrative services (including those related to budgeting and accounting, financial reporting, personnel, and procurement) shall be provided the Commission by the General Services Administration, for which payment shall be made in advance, or by reimbursement, from funds of the Commission in such amounts as may be agreed upon by the Chairman of the Commission and the Administrator of General Services. The regulations of the General Services Administration for the collection of indebtedness of personnel resulting from erroneous payments apply to the collection of erroneous payments made to or on behalf of a Commission employee, and regulations of that Administration for the administrative control of funds apply to appropriations of the Commission.

"(e) Ninety days after submission of its final report, as provided in section 404(b), the Commission shall cease to exist.

"§ 407. Authorization of appropriations

"There are authorized to be appropriated such sums not in excess of \$1,500,000 as may be necessary to carry out the provisions of this title. Any money so appropriated shall remain available to the Commission until the date of its expiration, as fixed by section 406(e)."

INFERENCE OF LEGISLATIVE INTENT IN SECTION CAPTIONS AND CATCHLINES

Section 502 of Pub. L. 90-321 provided that: "Captions and catchlines are intended solely as aids to convenient reference, and no inference as to the legislative intent with respect to any provision enacted by this Act [which enacted this chapter, section 891—896 of Title 18, Crimes and Criminal Procedure, and provisions set out as notes under this section, sections 1631 and 1671 of this title, and section 891 of Title 18] may be drawn from them."

GRAMMATICAL USAGES

Section 503 of Pub. L. 90-321 provided that: "In this Act [which enacted this chapter, sections 891—896 of Title 18, Crimes and Criminal Procedure, and provisions set out as notes under this section, sections 1631 and 1671 of this title, and section 891 of Title 18]:

- "(1) The word 'may' is used to indicate that an action either is authorized or is permitted.
- "(2) The word 'shall' is used to indicate that an action is both authorized and required.
- "(3) The phrase 'may not' is used to indicate that an action is both unauthorized and forbidden.
- "(4) Rules of law are stated in the indicative mood."

§ 1602. Definitions and rules of construction.

(a) The definitions and rules of construction set forth in this section are applicable for the purposes of this subchapter.

(b) The term "Board" refers to the Board of Governors of the Federal Reserve System.

(c) The term "organization" means a corporation, government or governmental subdivision or agency, trust, estate, partnership, cooperative, or association.

(d) The term "person" means a natural person or an organization.

(e) The term "credit" means the right granted by a creditor to a debtor to defer payment of debt or to incur debt and defer its payment.

(f) The term "creditor" refers only to creditors who regularly extend, or arrange for the extension of, credit for which the payment of a finance charge is required, whether in connection with loans, sales of

property or services, or otherwise. The provisions of this subchapter apply to any such creditor, irrespective of his or its status as a natural person or any type of organization.

(g) The term "credit sale" refers to any sale with respect to which credit is extended or arranged by the seller. The term includes any contract in the form of a bailment or lease if the bailee or lessee contracts to pay as compensation for use a sum substantially equivalent to or in excess of the aggregate value of the property and services involved and it is agreed that the bailee or lessee will become, or for no other or a nominal consideration has the option to become, the owner of the property upon full compliance with his obligations under the contract.

(h) The adjective "consumer", used with reference to a credit transaction, characterizes the transaction as one in which the party to whom credit is offered or extended is a natural person, and the money, property, or services which are the subject of the transaction are primarily for personal, family, household, or agricultural purposes.

(i) The term "open end credit plan" refers to a plan prescribing the terms of credit transactions which may be made thereunder from time to time and under the terms of which a finance charge may be computed on the outstanding unpaid balance from time to time thereunder.

(j) The term "adequate notice," as used in section 1643 of this title, means a printed notice to a cardholder which sets forth the pertinent facts clearly and conspicuously so that a person against whom it is to operate could reasonably be expected to have noticed it and understood its meaning. Such notice may be given to a cardholder by printing the notice on any credit card, or on each periodic statement of account, issued to the cardholder, or by any other means reasonably assuring the receipt thereof by the cardholder.

(k) The term "credit card" means any card, plate, coupon book or other credit device existing for the purpose of obtaining money, property, labor, or services on credit.

(l) The term "accepted credit card" means any credit card which the cardholder has requested and received or has signed or has used, or authorized another to use, for the purpose of obtaining money, property, labor, or services on credit.

(m) The term "cardholder" means any person to whom a credit card is issued or any person who has agreed with the card issuer to pay obligations arising from the issuance of a credit card to another person.

(n) The term "card issuer" means any person who issues a credit card, or the agent of such person with respect to such card.

(o) The term "unauthorized use," as used in section 1643 of this title, means a use of a credit card by a person other than the cardholder who does not have actual, implied, or apparent authority for such use and from which the cardholder receives no benefit.

(p) The term "State" refers to any State, the Commonwealth of Puerto Rico, the District of Columbia, and any territory or possession of the United States.

(q) Any reference to any requirement imposed under this subchapter or any provision thereof includes reference to the regulations of the Board under this subchapter or the provision thereof in question.

(r) The disclosure of an amount or percentage which is greater than the amount or percentage required to be disclosed under this subchapter does not in itself constitute a violation of this subchapter. (Pub. L. 90-321, title I, § 103, May 29, 1968, 82 Stat. 147; Pub. L. 91-508, title V, § 501, Oct. 26, 1970, 84 Stat. 1126.)

AMENDMENTS

1970—Subsecs. (j) to (o). Pub. L. 91-508 added subsecs. (j) to (o). Former subsecs. (j) to (i) redesignated as subsecs. (p) to (r).

Subsecs. (p) to (r). Pub. L. 91-508 redesignated former subsecs. (j) to (i) as subsecs. (p) to (r).

EFFECTIVE DATE

Section effective May 29, 1968, see section 504(a) of Pub. L. 90-321, set out as a note under section 1601 of this title.

§ 1603. Exempted transactions.

This subchapter does not apply to the following:

(1) Credit transactions involving extensions of credit for business or commercial purposes, or to government or governmental agencies or instrumentalities, or to organizations.

(2) Transactions in securities or commodities accounts by a broker-dealer registered with the Securities and Exchange Commission.

(3) Credit transactions, other than real property transactions, in which the total amount to be financed exceeds \$25,000.

(4) Transactions under public utility tariffs, if the Board determines that a State regulatory body regulates the charges for the public utility services involved, the charges for delayed payment, and any discount allowed for early payment.

(Pub. L. 90-321, title I, § 104, May 29, 1968, 82 Stat. 147.)

EFFECTIVE DATE

Section effective May 29, 1968, see section 504(a) of Pub. L. 90-321, set out as a note under section 1601 of this title.

§ 1604. Rules and regulations.

The Board shall prescribe regulations to carry out the purposes of this subchapter. These regulations may contain such classifications, differentiations, or other provisions, and may provide for such adjustments and exceptions for any class of transactions, as in the judgment of the Board are necessary or proper to effectuate the purposes of this subchapter, to prevent circumvention or evasion thereof, or to facilitate compliance therewith. (Pub. L. 90-321, title I, § 105, May 29, 1968, 82 Stat. 148.)

EFFECTIVE DATE

Section effective May 29, 1968, see section 504(a) of Pub. L. 90-321, set out as a note under section 1601 of this title.

§ 1605. Determination of finance charge.

(a) Definition.

Except as otherwise provided in this section, the amount of the finance charge in connection with any consumer credit transaction shall be determined as the sum of all charges, payable directly or indirectly

by the person to whom the credit is extended, and imposed directly or indirectly by the creditor as an incident to the extension of credit, including any of the following types of charges which are applicable:

(1) Interest, time price differential, and any amount payable under a point, discount, or other system or additional charges.

(2) Service or carrying charge.

(3) Loan fee, finder's fee, or similar charge.

(4) Fee for an investigation or credit report.

(5) Premium or other charge for any guarantee or insurance protecting the creditor against the obligor's default or other credit loss.

(b) Life, accident, or health insurance premiums included in finance charge.

Charges or premiums for credit life, accident, or health insurance written in connection with any consumer credit transaction shall be included in the finance charges unless

(1) the coverage of the debtor by the insurance is not a factor in the approval by the creditor of the extension of credit, and this fact is clearly disclosed in writing to the person applying for or obtaining the extension of credit; and

(2) in order to obtain the insurance in connection with the extension of credit, the person to whom the credit is extended must give specific affirmative written indication of his desire to do so after written disclosure to him of the cost thereof.

(c) Property damage and liability insurance premiums included in finance charge.

Charges or premiums for insurance, written in connection with any consumer credit transaction, against loss of or damage to property or against liability arising out of the ownership or use of property shall be included in the finance charge unless a clear and specific statement in writing is furnished by the creditor to the person to whom the credit is extended, setting forth the cost of the insurance if obtained from or through the creditor, and stating that the person to whom the credit is extended may choose the person through which the insurance is to be obtained.

(d) Items exempted from computation of finance charge in all credit transactions.

If any of the following items is itemized and disclosed in accordance with the regulations of the Board in connection with any transaction, then the creditor need not include that item in the computation of the finance charge with respect to that transaction:

(1) Fees and charges prescribed by law which actually are or will be paid to public officials for determining the existence of or for perfecting or releasing or satisfying any security related to the credit transaction.

(2) The premium payable for any insurance in lieu of perfecting any security interest otherwise required by the creditor in connection with the transaction, if the premium does not exceed the fees and charges described in paragraph (1) which would otherwise be payable.

(3) Taxes.

(4) Any other type of charge which is not for credit and the exclusion of which from the finance charge is approved by the Board by regulation.

(e) Items exempted from computation of finance charge in extensions of credit secured by an interest in real property.

The following items, when charged in connection with any extension of credit secured by an interest in real property, shall not be included in the computation of the finance charge with respect to that transaction:

- (1) Fees or premiums for title examination, title insurance, or similar purposes.
- (2) Fees for preparation of a deed, settlement statement, or other documents.
- (3) Escrows for future payments of taxes and insurance.
- (4) Fees for notarizing deeds and other documents.
- (5) Appraisal fees.
- (6) Credit reports.

(Pub. L. 90-321, title I, § 106, May 29, 1968, 82 Stat. 148.)

EFFECTIVE DATE

Section effective May 29, 1968, see section 504(a) of Pub. L. 90-321, set out as a note under section 1601 of this title.

§ 1606. Determination of annual percentage rate.

(a) Definition.

The annual percentage rate applicable to any extension of consumer credit shall be determined, in accordance with the regulations of the Board,

(1) in the case of any extension of credit other than under an open end credit plan, as

(A) that nominal annual percentage rate which will yield a sum equal to the amount of the finance charge when it is applied to the unpaid balances of the amount financed, calculated according to the actuarial method of allocating payments made on a debt between the amount financed and the amount of the finance charge, pursuant to which a payment is applied first to the accumulated finance charge and the balance is applied to the unpaid amount financed; or

(B) the rate determined by any method prescribed by the Board as a method which materially simplifies computation while retaining reasonable accuracy as compared with the rate determined under subparagraph (A).

(2) in the case of any extension of credit under an open end credit plan, as the quotient (expressed as a percentage) of the total finance charge for the period to which it relates divided by the amount upon which the finance charge for that period is based, multiplied by the number of such periods in a year.

(b) Computation of rate of finance charges for balances within a specified rate.

Where a creditor imposes the same finance charge for balances within a specified range, the annual percentage rate shall be computed on the median balance within the range, except that if the Board determines that a rate so computed would not be meaningful, or would be materially misleading, the annual percentage rate shall be computed on such other basis as the Board may by regulation require.

(c) Rounding off of annual percentage rates which are converted from single add-on or other rates.

The annual percentage rate may be rounded to the nearest quarter of 1 per centum for credit transactions payable in substantially equal installments when a creditor determines the total finance charge on the basis of a single add-on, discount, periodic, or other rate, and the rate is converted into an annual percentage rate under procedures prescribed by the Board.

(d) Use of rate tables or charts having allowable variance from determined rates.

The Board may authorize the use of rate tables or charts which may provide for the disclosure of annual percentage rates which vary from the rate determined in accordance with subsection (a) (1) (A) of this section by not more than such tolerances as the Board may allow. The Board may not allow a tolerance greater than 8 per centum of that rate except to simplify compliance where irregular payments are involved.

(e) Authorization of tolerances in determining annual percentage rates.

In the case of creditors determining the annual percentage rate in a manner other than as described in subsection (c) or (d) of this section, the Board may authorize other reasonable tolerances.

(f) Form of expressing percentage rates.

Prior to January 1, 1971, any rate required under this subchapter to be disclosed as a percentage rate may, at the option of the creditor, be expressed in the form of the corresponding ratio of dollars per hundred dollars. (Pub. L. 90-321, title I, § 107, May 29, 1968, 82 Stat. 149.)

EFFECTIVE DATE

Section effective May 29, 1968, see section 504(a) of Pub. L. 90-321, set out as a note under section 1601 of this title.

SECTION REFERRED TO IN OTHER SECTIONS

This section is referred to in sections 1611, 1637 of this title.

§ 1607. Administrative enforcement.

(a) Enforcing agencies.

Compliance with the requirements imposed under this subchapter shall be enforced under

(1) section 1818 of Title 12, in the case of

(A) national banks, by the Comptroller of the Currency.

(B) member banks of the Federal Reserve System (other than national banks), by the Board.

(C) banks insured by the Federal Deposit Insurance Corporation (other than members of the Federal Reserve System), by the Board of Directors of the Federal Deposit Insurance Corporation.

(2) sections 1426(i), 1437, 1464(d), and 1730 of Title 12, by the Federal Home Loan Bank Board (acting directly or through the Federal Savings and Loan Insurance Corporation), in the case of any institution subject to any of those provisions.

(3) the Federal Credit Union Act, by the Director of the Bureau of Federal Credit Unions with respect to any Federal credit union.

Exhibit 2

This is historical material "frozen in time". The website is no longer updated and links to external websites and some internal pages may not work.

JANUARY 15, 2025

The Biden-Harris Administration Record

Letter from President Biden

Four years ago, we stood in a winter of peril and a winter of possibilities. We were in the grip of the worst pandemic in a century, the worst economic crisis since the Great Depression, and the worst attack on our democracy since the Civil War. But we came together as Americans, and we braved through it. We emerged stronger, more prosperous, and more secure.

Today, we have the strongest economy in the world and have created a record 16.6 million new jobs. Wages are up. Inflation continues to come down. The racial wealth gap is the lowest it's been in 20 years. We're rebuilding our entire nation—urban, suburban, rural, and Tribal communities.

Manufacturing is coming back to America. We're leading the world again in science and innovation, including the semiconductor industry. And we finally beat Big Pharma to lower the cost of prescription drugs for seniors. More people have health insurance today in America than ever before. I signed one of the most significant laws helping millions of veterans who were exposed to toxic materials and their families, as well as the most significant climate law ever and the first major gun safety law in nearly 30 years. Today, the violent crime rate is at a 50-year low.

I ran for president because I believed that the soul of America was at stake. The very nature of who we are was at stake. And, that's still the case. America is an idea stronger than any army and larger than any ocean. It's the most powerful idea in the history of the world. That idea is that we are all created equal, endowed by our Creator with certain unalienable rights, among them life, liberty, and the pursuit of happiness. We've never fully lived up to this sacred idea, but we've never walked away from it either. And I do not believe the American people will walk away from it now.

Vice President Harris and I asked our staff to prepare a detailed summary of the progress we've made together throughout the last four years. Below, I'm sharing our record with you. I hope you'll do your part to build on the progress we've made.

It has been the privilege of my life to serve this nation for over 50 years. Nowhere else on Earth could a kid with a stutter from modest beginnings in Scranton, Pennsylvania, and Claymont, Delaware, one day sit behind the Resolute Desk in the Oval Office as President of the United States. I have given my heart and my soul to our nation. And I have been blessed a million times in return with the love and support of the American people.

History is in your hands. The power is in your hands. The idea of America lies in your hands. We just have to keep the faith and remember who we are. We are the United States of America, and there is simply nothing beyond our capacity when we do it together.

Thank you.

Joseph R. Biden, Jr.

FACT SHEET: The Biden-Harris Administration Record

HISTORIC RECOVERY

When President Biden took office, the country was in the midst of the worst pandemic in more than a century and the worst economic crisis since the Great Depression. Nearly million workers had lost their jobs. COVID-19 was wreaking havoc on our country—closing businesses, keeping kids out of school, and killing thousands of Americans every day. Starting on his first day in office, President Biden took decisive action to beat the pandemic.

Ending the COVID-19 Pandemic

On President Biden's first day in office, he released a National Strategy for the

COVID-19 Response to vaccinate the nation and stood up the largest free vaccination program in the country's history:

- The Biden-Harris Administration mobilized 90,000 vaccination locations, stood up dozens of federally run mass vaccination sites, and deployed over 9,000 federal personnel to support vaccinations nationwide.
- President Biden set an ambitious goal to get 100 million vaccines in people's arms in 100 days. The Administration reached this goal in half the time and then achieved 200 million vaccines within 100 days.
- 230 million Americans are now vaccinated, up from 3.5 million when President Biden took office.

Relief through the American Rescue Plan

President Biden's American Rescue Plan changed the country's economic trajectory through targeted relief to meet the urgent needs of American communities, leading to the strongest jobs recovery on record and a world-leading economic performance. The American Rescue Plan:

- Invested about \$160 billion to provide the supplies, emergency response, testing, and public health workforce to stop the spread of COVID-19.
- Provided critical relief to more than 15,000 school districts to reopen safely and support student well-being and academic recovery.
- Delivered immediate support for families hard-hit by the pandemic, including extending enhanced unemployment insurance benefits and eligibility for millions of Americans temporarily out of the workforce, lowering taxes for working Americans by increasing the Earned Income Tax Credit for 17 million workers, and providing \$1,400 per-person checks for most Americans.

- Delivered assistance to help over eight million hard-pressed renters stay in their homes and kept eviction filings below historic averages in the aftermath of the pandemic. Hundreds of thousands of homeowners at risk of losing their homes also received assistance through the American Rescue Plan's Homeowner Assistance Fund to help prevent mortgage delinquencies and defaults, foreclosures, and losses of utilities and home energy services.
- Provided a historic expansion of the Child Tax Credit, leading to the lowest child poverty rate in American history in 2021.
- Created the first-ever summer nutrition benefit, helping the families of 30 million children nationwide who rely on free and reduced-price school meals afford food over the summer.
- Delivered historic investments to help over 225,000 child care programs remain open, lowering costs for millions of families and helping speed the return to work of hundreds of thousands of mothers.
- Provided direct fiscal relief to every state and territory and 30,000 cities and towns, enabling critical investments in housing, workforce, public safety, and water and high-speed internet infrastructure.
- Lowered or eliminated health insurance premiums for millions of lower- and middle-income families enrolled in health insurance marketplaces, leading to record-breaking health insurance coverage nationwide.
- Delivered more than \$28 billion in emergency relief to help keep 100,000 restaurants and other food and beverage businesses open during the pandemic.
- Powered a small business recovery and boom, including through a historic investment in the State Small Business Credit Initiative to catalyze tens of billions of dollars in private investment, and new small

business financing and support, for up to 100,000 small businesses over the next decade.

GROWING THE ECONOMY AND LOWERING COSTS

President Biden and Vice President Harris were determined not only to support a strong recovery, but also to build a stronger and fairer economy for the future. Before the President signed the American Rescue Plan into law, experts at the non-partisan Congressional Budget Office projected that the unemployment rate would stay above 4% until the end of 2025. The Biden-Harris Administration crossed that threshold three years early, and the U.S. economy even outperformed their final pre-pandemic forecast for economic growth, job growth, and incomes—with the economy now larger than experts projected it would be without the pandemic.

Over President Biden's time in office:

- The economy added 16.6 million jobs, and Gross Domestic Product grew 12.6%. The Biden-Harris Administration is the only administration in history to have created jobs every single month.
- The Administration achieved the lowest average unemployment in 50 years—with record-low unemployment rates for Black Americans, Latino Americans, women, veterans, workers without a high school diploma, and workers with disabilities.
- The share of working-age Americans in the workforce reached its highest level in two decades, and the share of working-age women in the workforce hit a record high.
- The strong labor market led to better pay and working conditions. After-tax incomes increased by nearly \$4,000, accounting for inflation, and real wages grew most quickly for low-wage workers. This is the strongest recovery for real wage growth in 50 years.

- Wealth, adjusted for inflation, rose a record 37% for the median American household.
- Americans filed a record 21 million new small business applications, the most in any presidential administration in history. This small business growth was particularly strong among Black and Latino small business owners—with Black business ownership doubling since 2019 and hitting a 30-year high for Latino families.

Investing in America

While this economic recovery was historic, President Biden and Vice President Harris believed the country could not just go back to the economy it had before the pandemic. Rather, they believed the country needed a fundamental break from the trickle-down economics that had left so many families vulnerable and so many communities hollowed out. Instead, they set off to grow the economy from the middle-out and bottom-up.

President Biden's Investing in America agenda—the American Rescue Plan, the Bipartisan Infrastructure Law, the CHIPS and Science Act, and the Inflation Reduction Act—is making smart public investments all across the country to catalyze additional private sector investments, increasing growth and American economic competitiveness. To date, President Biden's Investing in America agenda has helped attract over \$1 trillion in announced private-sector investments in clean energy and manufacturing, and created over 1.6 million construction and manufacturing jobs.

Bipartisan Infrastructure Law. On November 15, 2021, President Biden signed the Bipartisan Infrastructure Law—a once-in-a-generation investment in America's infrastructure and competitiveness. Since then, the Biden-Harris Administration has broken ground on projects to rebuild our roads and bridges, upgrade transit and rail, modernize ports and airports, deliver clean and safe water, clean up legacy pollution, expand access to high-speed internet, lower energy costs, and build a clean energy economy. President Biden delivered an "Infrastructure Decade" that is unlocking access to economic opportunity, creating good-paying jobs, boosting domestic manufacturing, and building the foundation for durable, shared growth.

To date, the Biden-Harris Administration has announced nearly \$600 billion in Bipartisan Infrastructure Law funding and launched over 72,000 specific infrastructure projects and awards. This includes:

- Improvements on over 200,000 miles of roads and over 12,000 bridge repair projects.
- Launching over 2,400 drinking water and wastewater projects across the country.
- Replacing nearly 500,000 lead pipes, benefitting over 1.2 million people.
- Funding to deploy nearly 4,600 low-and zero-emission American-made transit buses and over 8,900 clean school buses in over 1,300 communities across the country.
- Funding nearly 450 rail projects as part of the largest investment since Amtrak was created more than 50 years ago.
- Funding for over 1,000 port and waterway projects to strengthen supply chains.
- Investments in over 400 projects to modernize and expand airport terminals—over 200 of which are under construction or complete.
- Removing hazardous fuel material from nearly 18 million acres of land to mitigate the impact of wildfires.
- Enabling over 23 million low-income households to access free or discounted high-speed internet service.
- Plugging nearly 9,600 orphaned oil and gas wells to address legacy pollution.

The work continues. Over the next decade, President Biden's Bipartisan Infrastructure Law will:

- Replace every lead pipe in the country.
- Connect every home and small business to affordable, reliable, high-speed internet.
- Improve over 350,000 miles of roads—enough to circle the globe 14 times.
- Repair or rebuild more than a dozen of the nation's most economically significant bridges, and replace tens of thousands of smaller bridges across the country.
- Build the country's first high-speed rail corridors and transform Amtrak with an all-new fleet, modernized stations, and upgraded infrastructure.
- Improve transportation options for millions of Americans and reduce greenhouse gas emissions through the largest investment in public transit in U.S. history.
- Deliver over 1,000 projects at airports and ports to strengthen our supply chains and prevent future disruptions.
- Install EV chargers on major highway corridors every 50 miles and in communities all across America.
- Upgrade power infrastructure to deliver clean, reliable energy across the country and deploy cutting-edge energy technology to achieve a zero-emissions future.

- Make infrastructure resilient against the impacts of climate change, cyber-attacks, and extreme weather events.

Inflation Reduction Act. On August 16, 2022, President Biden signed the Inflation Reduction Act into law—the largest ever investment in clean energy, climate action, and environmental justice. The Inflation Reduction Act is helping the United States meet its climate goals, strengthening energy security, investing in America to create good-paying jobs, improving the health and resilience of communities, supporting clean air and cutting pollution in every sector of the economy, reducing energy and health care costs for families, and making the tax code fairer.

Since President Biden signed the Inflation Reduction Act:

- The private sector has announced more than \$300 billion in new clean energy manufacturing and power investments, contributing to the highest level of real manufacturing construction spending and private investment on record. Since President Biden took office, companies have announced over \$470 billion in new clean power manufacturing and deployment investments.
- Companies have announced more than 330,000 new clean energy jobs and are on track to create 1.5 million additional jobs over the next decade. This is in part due to the law's transformative new and expanded tax credits for clean energy, buildings, vehicles, fuels, and manufacturing.
- Combined with the Bipartisan Infrastructure Law, the law is projected to reduce emissions in 2030 by about 1 gigaton—10 times more climate benefit than any other legislation in history.
- The United States is now in a strong position to cut climate pollution over 50% by 2030 and over 60% by 2035 compared to 2005 levels, and to achieve a net-zero economy by 2050.
- In 2023 alone, more than 3.4 million American families saved \$8.4 billion on home clean energy upgrades.

- More than 300,000 Americans have saved over \$2 billion in upfront costs on electric vehicles, thanks to the Inflation Reduction Act's consumer tax credits.
- Medicare has negotiated prices for its first 10 drugs under its drug price negotiation program, which will save taxpayers \$6 billion on prescription drugs costs and consumers \$1.5 billion in out-of-pocket costs in 2026 alone.
- 65 million seniors and other Medicare beneficiaries are benefitting from \$35 insulin, free recommended vaccines, and an annual out-of-pocket cost cap of \$2,000 per year.

CHIPS and Science Act. America invented semiconductors, and the United States used to produce nearly 40% of the global supply. When President Biden came into office, the United States produced only about 10% of the world's supply—and none of the most advanced chips—making the economy more vulnerable to national security threats and the supply chain shocks we felt acutely during the COVID-19 pandemic. President Biden's CHIPS and Science Act is delivering on the President's vision to ensure America leads in innovation through a more than \$50 billion investment in U.S. semiconductor manufacturing, research and development, and workforce development. Since President Biden took office:

- Companies announced nearly \$450 billion in manufacturing investments in semiconductors and electronics.
- The Administration announced over \$33 billion in grant awards in 17 new semiconductor fabs, 8 supply chain or packaging facilities, and dozens of expansions across 21 states.
- All five of the world's most advanced chip manufacturing companies now operate in the United States. The United States is the only country in the

world to have more than two operating on their shores.

- These investments will create over 125,000 new construction and manufacturing jobs.
- The Administration stood up a National Semiconductor Technology Center to once again make the United States a leader in semiconductor research and development and launched 10 Regional Innovation Engines.
- At least 80 community colleges in 22 states announced new or expanded programming to help American workers access good-paying jobs in the semiconductor industry.

Supporting American Workers and Labor

President Biden is proud to be the most pro-union President in history. Over his four years in office, he took historic action to support organized labor—including by becoming the first sitting President to walk a picket line.

President Biden built an economy from the middle out and bottom up that puts the voices of workers at the center of the table. Together, he and Vice President Harris fought to protect workers' free and fair choice to join a union, ensured Investing in America funding promoted strong labor standards, enforced rules against unfair labor practices, and created pathways to good-paying jobs for all Americans, whether they went to college or not. President Biden:

- Signed the Butch Lewis Act as part of the American Rescue Plan, saving the pensions of two million hard-working union workers and retirees. Already, more than 120,000 retirees received an average of \$13,600 each in earned benefits that were protected or restored.
- Signed the Social Security Fairness Act, becoming the first President in more than 20 years to expand Social Security benefits. This bill expanded benefits by hundreds of dollars per month for more than 2.5 million

Americans.

- Signed the “Good Jobs” Executive Order on Investing in America and Investing in American Workers, which calls on agencies to promote strong labor standards—including the free and fair choice to join a union, robust workforce development programs like registered apprenticeships, and worker health and safety—as they award funding from the Investing in America agenda.
- Finalized a rule to restore and extend overtime pay protections for millions of workers.
- Proposed a new rule from the Department of Labor to protect 36 million workers from extreme heat on the job.
- Raised the minimum wage to \$17.75 per hour for federal contract workers.
- Published the first update to Davis-Bacon prevailing wages in nearly 40 years, which will increase pay for one million construction workers.
- Fought for and implemented fivefold bonus credits for clean energy projects that employ prevailing wages and registered apprenticeships to ensure fair pay and a skilled workforce.
- Required Project Labor Agreements on nearly all major federal construction projects over \$35 million, so federal construction projects will be delivered on time and on budget with good wages and well-trained workers.
- Designated nine Workforce Hubs across the country to build partnerships among unions, educators, employers, and local governments centered around training residents for good-paying jobs

created by the Investing in America agenda.

- Signed a Registered Apprenticeship Executive Order to bolster apprenticeships in the federal workforce.
- Invested more than \$730 million in Registered Apprenticeships, leading to more than one million registered apprentices receiving gold standard earn-as-you-learn training for in-demand jobs.
- Signed into law bipartisan protections for pregnant and postpartum workers and strengthened protections for survivors of sexual assault and harassment in the workplace.
- Through the CHIPS and Science Act, provided nearly \$300 million in dedicated funding to-date for training and workforce development to ensure local communities have access to the jobs of the future in upcoming projects.
- Introduced a requirement that companies receiving grants over \$150 million under the CHIPS and Science Act create a plan to ensure access to quality, affordable child care for their employees.
- Expanded remedies available to workers through the National Labor Relations Board when employers engage in unionbusting.
- Overhauled the process for union representation elections by requiring employers to bargain if they commit an unfair labor practice during the election process, and by reducing unnecessary delays before workers can vote.
- Launched the first-ever White House Task Force on Worker Organizing and Empowerment, chaired by Vice President Harris, which resulted in over 70 actions to promote worker organizing and collective bargaining

for federal employees and workers employed by public- and private-sector employers.

- Signed a first-of-its-kind Presidential Memorandum on Advancing Worker Empowerment, Rights, and High Labor Standards Globally to uphold common standards and fundamental workers' rights that are key for American workers and companies to compete fairly in the global economy.

Made in America

From Day One, President Biden and Vice President Harris worked to make “Made in America” a reality. President Biden took bold action to support investments in workers here at home:

- In his first week in office, President Biden signed Executive Order 14005, “Ensuring the Future is Made in All of America by All of America’s Workers,” to launch a comprehensive government initiative to strengthen the use of taxpayers’ dollars to support American manufacturing.
- The Biden-Harris Administration announced the most robust updates to the Buy American Act in nearly 70 years to ensure taxpayer dollars create good-paying jobs at home, and to strengthen critical supply chains.
- President Biden’s “Invent It Here, Make It Here” Executive Order furthered America’s commitment to ensuring federal investment in innovation benefits American workers, communities, and supply chain resilience by prioritizing American manufacturing and workers.
- President Biden delivered on his commitment to establish standards that ensure construction materials used in federally funded projects—from copper and aluminum to fiber optic cable, lumber, and drywall—are made in America. These standards now apply to virtually all infrastructure spending supported by federal financial assistance.

- The Biden-Harris Administration proposed a rule to further strengthen “Made in America” with the shortest exception list in history to boost American manufacturing.
- During his 2024 State of the Union, President Biden announced the discontinuation of a sweeping Reagan-era Buy America waiver for manufactured products in federal-aid highway projects. The President made good on this promise and final action was taken to support American manufacturers and good-paying jobs across the United States.
- President Biden’s Investing in America agenda included historic funding for high-speed internet access. Close to 90% of the funding spent on equipment for the \$42.45 billion Broadband Equity, Access, and Deployment (BEAD) Program will be spent on equipment manufactured in the United States.

Tax Fairness and Fiscal Responsibility

President Biden fought to build a fairer tax system that rewards work, not just wealth; asks the wealthiest Americans and largest corporations to pay their fair share; and requires all Americans to play by the same rules and pay the taxes they owe. President Biden took the following actions to make this a reality:

- Secured historic legislation—through the Inflation Reduction Act—to make the tax code fairer, from enacting a 15% corporate minimum tax so that billion-dollar companies can’t get away with paying \$0 in federal income taxes and imposing a 1% surcharge on corporate stock buybacks, to giving the Internal Revenue Service (IRS) the tools it needs to make wealthy tax cheats pay the taxes they owe.
- Used increased IRS funding to collect more than \$1 billion in unpaid taxes from delinquent millionaires, launch enforcement action against 25,000 millionaires who have not filed a tax return since 2017, and crack down on high-end tax evasion like illegally structured complex partnerships that reduce tax liability or deducting personal use of corporate jets as a business expense. In total, the IRS is projected to

collect hundreds of billions of dollars in additional revenue over the next decade.

- Expanded the Affordable Care Act Premium Tax Credit to save millions of people an average of \$800 per year in health insurance premiums.
- Expanded the Child Tax Credit cut child poverty nearly in half to a historic low in 2021.
- Committed to investing in America responsibly. After the previous administration added \$8 trillion to the debt, the annual deficit is over \$1 trillion lower than it was when President Biden took office, thanks in large part to a strong economic recovery from the pandemic.
- Signed into law \$1 trillion in deficit reduction over the next 10 years, including by enacting a corporate minimum tax, lowering prescription drug costs, and cracking down on wealthy tax cheats.
- Kept his promise not to raise taxes on anyone making less than \$400,000 a year.

Affordable Housing

Upon entering office, President Biden confronted a housing crisis where millions of Americans were facing eviction related to the economic impacts of the pandemic. In response, the Biden-Harris Administration deployed unprecedented tools to keep Americans housed:

- Delivered aid to over eight million renters and more than 500,000 homeowners through the Emergency Rental Assistance program and other assistance included in the American Rescue Plan.
- Powered a first-of-its-kind national eviction prevention infrastructure that kept eviction filings below pre-pandemic levels after the expiration

of the national eviction moratorium.

- Took quick action through the Federal Housing Administration after the onset of the COVID-19 pandemic to ensure that 1.7 million households at risk of losing their homes could keep them.
- Cut fees for more than one million borrowers with mortgages insured by the Federal Housing Administration by more than \$900 a year.

President Biden also focused on building more housing to lower housing costs. Housing units under construction hit a 50-year high under the Biden-Harris Administration. President Biden:

- Increased the rate of new housing starts by 16% compared to the previous administration. Rents fell in many places during President Biden's last year in office as a result of new supply, and the homeownership rate is higher now than it was before the pandemic.
- Introduced a bold plan to build and renovate more than two million homes and announced new steps to lower homebuying and refinancing closing costs and crack down on corporate actions that rip off renters.
- Called on Congress during his 2024 State of the Union Address to pass legislation to lower costs by \$10,000 for first-time homebuyers through a mortgage relief credit and provide up to \$25,000 in down payment assistance.

Finally, President Biden took unprecedented steps to strengthen tenant protections and increase fairness in the rental market, as well as steps to ensure that all households have an opportunity to build generational wealth by purchasing a home:

- President Biden led a coordinated effort to root out discrimination in the home appraisal and homebuying process.

- He launched a task force to address the appraisal gap—the likelihood that homes in communities of color are undervalued compared to homes in majority-white communities—leading to a cut in the gap by roughly 40%.

Making Markets Fairer and Cracking Down on Junk Fees and Corporate Greed

President Biden took a number of actions to root out and end illegal corporate behavior that raise prices through anti-competitive, unfair, deceptive, or fraudulent business practices. President Biden and his Administration:

- Created the Competition Council, chaired by the Director of the National Economic Council with the heads of 15 agencies, to address corporate consolidation, monopolization, and unfair competition.
- Launched a new Strike Force on Unfair and Illegal Pricing, co-chaired by the Department of Justice and the Federal Trade Commission, to lower costs for American families.
- Worked with Congress to pass bipartisan legislation to boost funding for federal antitrust enforcers. The Administration increased annual funding to the DOJ Antitrust Division by \$66 million and to the FTC by nearly \$100 million.
- Banned bait-and-switch marketing tactics in the car buying process.
- Fought to cut credit card late fees from an average of \$32 down to \$8.
- Banned junk health insurance plans.
- Required cable and satellite television providers to disclose all fees up front.

- Required internet service providers to provide customers clear, easy-to-understand, and accurate information about the cost and performance of high-speed internet services.
- Banned the use of non-compete clauses in employment contracts so companies cannot stop regular people from switching jobs or starting new businesses.
- Required airlines to provide automatic refunds and disclose up-front fees for checked bags and changing flights.
- Proposed a rule to prevent airlines from charging parents extra just to sit next to their kid.
- Finalized a rule to require companies to make it as easy to cancel a subscription or service as it was to sign up for one.
- Announced increased scrutiny of banks that are heavily dependent on junk fees, leading to many banks eliminating these kinds of fees and resulting in a decline of \$5.5 billion in these rip-offs annually.
- Capped overdraft fees at \$5, which is expected to save consumers \$5 billion annually.
- Banned hidden junk fees in the event ticketing and hotel and lodging industries.

Taken together, President Biden's actions will cut junk fees by more than \$20 billion annually.

Catalyzing a Small Business Boom

President Biden believed that starting a new small business is an act of hope and confidence in the economy. Small businesses account for more than 40%

of Gross Domestic Product, create more than half of new jobs, and employ nearly half of all private sector workers. Under the Biden-Harris Administration, small business growth boomed:

- American entrepreneurs filed a historic 21 million new business applications since 2021—more than during any other presidential administration on record.
- In 2024 alone, the Small Business Administration backed a historic \$56 billion in loans and investments to small businesses.
- The American Rescue Plan’s State Small Business Credit Initiative provided nearly \$10 billion to increase access to capital and investment in small businesses through innovative financing programs.
- Federal agencies awarded the highest ever amount of federal contracts—in terms of both absolute value and share of overall contracting dollars—to small businesses and small disadvantaged businesses in 2024.
- Through the Inflation Reduction Act, the Biden-Harris Administration preserved the American Rescue Plan’s premium tax credit supports for the Affordable Care Act—saving millions of small business owners and self-employed workers an average of \$700 per year on their health insurance premiums.

AMERICAN LEADERSHIP AROUND THE WORLD

From Day One, President Biden strengthened America’s core strategic advantages: reasserting America’s leadership on the world stage, implementing policies to make the U.S. economy the strongest in the world, modernizing the U.S. military, and reinvigorating America’s unmatched network of alliances and partnerships.

In doing so, this Administration secured America’s vital interests and advanced its values. Today, our economy is the envy of the world; our military remains the strongest fighting force the world has known; our

alliances and partnerships are stronger, deeper, and more integrated; and our country is better positioned to outmaneuver our competitors and adversaries while leading global efforts to tackle shared challenges. The combined impact of these efforts has made the American people more secure, prosperous, and proud of our global leadership.

Key Accomplishments:

During his presidency, President Biden:

- Ended the longest war in American history.
- Supported Ukraine as it bravely defended its freedom and democracy in the face of Russia's unprovoked, illegal invasion, allowing Kyiv to defy expectations that it would fall in a matter of days.
- Rallied more than 50 countries to stand with Ukraine, providing Ukraine with economic and financial support to defend its territory, and imposing costs on Russia through the strongest-ever multilateral sanctions and export controls campaign.
- Led a coalition of countries in defending Israel after Hamas launched its terrorist attack on October 7, and when Iran launched hundreds of missiles with the support of its proxies.
- Brokered a ceasefire and hostage deal between Israel and Hamas to halt the fighting, surge much needed-humanitarian assistance to Palestinian civilians, and reunite hostages with their families.
- Expanded and strengthened NATO, adding Finland and Sweden as member states, shored up deterrence across Europe, and ensured that the majority of NATO countries are paying their fair share towards the common defense.
- Strengthened our competitive position and responsibly managed competition with the People's Republic of China (PRC).

- Rallied the G7 to counteract China's persistent industrial targeting and comprehensive non-market policies and practices.
- Leveled the playing field for American workers and businesses by standing up to the PRC's unfair economic practices through targeted tariffs on imports in strategic sectors, such as steel, aluminum, and semiconductors.
- Reinvigorated America's network of alliances and partnerships in the Indo-Pacific, including through the U.S.-Japan-ROK and U.S.-Japan-Philippines trilaterals, the Quad, AUKUS, IPEF, expanded partnership with the Philippines, and elevated relations with India, Indonesia, Vietnam, ASEAN, and Pacific Islands countries.
- Created a new strategy toward Sub-Saharan Africa that recognizes the continent's critical role in advancing our global priorities in the 21st century and followed up on that strategy with commitments at the U.S.-Africa Leaders Summit.
- Significantly enhanced the value proposition of U.S. partnership to emerging market and developing countries through investment, economic partnership, and reform of multilateral development banks.
- Brought home more than 75 unjustly detained Americans from prisons abroad, including Brittney Griner, Paul Whelan, Evan Gershkovich, and David Lin.
- Removed terrorist leaders from the battlefield, including al Qaeda emir al-Zawahiri, Hurras al-Din emir al-Makki, ISIS emir al-Qurayshi and his deputy, and a key ISIS operative and facilitator, al-Sudani.
- Fundamentally revised the U.S. approach to technology and national security, putting together a toolkit to ensure that sensitive technologies do not end up in the hands of those who would use it against America

and its allies and partners.

- Established global AI leadership, guiding global efforts to ensure AI norms reflect our interests and values, while ensuring the United States remains at the cutting edge of AI technology.
- Imposed export controls to restrict the highest-performing AI chips and other sensitive technologies from falling into the hands of those who could use them against the United States.
- Secured nearly \$450 billion in private manufacturing investments catalyzed by the CHIPS and Science Act to boost domestic supply chains and ensure the technologies of the future are made in America.
- Produced 4-nanometer leading-edge logic semiconductors on American soil for the first time ever, also marking the first time that leading-edge chips have been domestically produced in over a decade.
- Updated and restructured the U.S. government's approach to protecting U.S. critical infrastructure from increasingly grave threats from adversaries and natural hazards.
- Forged a new partnership of 70 nations and international organizations to combat and prevent ransomware attacks through the International Counter Ransomware Initiative.
- Ended the COVID-19 pandemic at home, and donated nearly 700 million COVID-19 vaccines to other countries.
- Partnered with more than 60 countries to help prevent and prepare for future health emergencies.

- Advanced rights and opportunities for women and girls, launching partnerships to help close the gender digital divide, build childcare infrastructure, increase access to jobs, and address gender-based violence globally.

Expanded, Enhanced, Revitalized Alliances and Partnerships

America's alliances and partnerships are the strongest they have been at any point in recent history because of President Biden's work to revitalize relationships with countries around the world:

- **High-Level Leader Summits.** President Biden hosted high-level leader summits with partners from Africa, the Americas, Europe, and the Indo-Pacific. He helped restore the G7 as the premier platform in coordinating the international response to the biggest challenges the world has faced in years—from an international pandemic to energy security—and he rallied G7 partners to impose swift economic costs on Russia for its brutal war against Ukraine. President Biden led the way in the groundbreaking G7 announcement to make available \$50 billion to Ukraine without burdening taxpayers by leveraging the extraordinary revenues of immobilized Russian sovereign assets.
- **Indo-Pacific.** In the Indo-Pacific, President Biden's diplomacy made America more secure by deepening our economic and security partnerships in the region, both bilaterally and multilaterally. The Biden-Harris Administration launched the historic security partnership AUKUS with Australia and the United Kingdom; spurred unprecedented trilateral defense and economic cooperation between the United States, South Korea, and Japan; and launched a new trilateral partnership with U.S. treaty allies Japan and the Philippines. The Administration also elevated other partnerships in the region including with India, Indonesia, Vietnam, ASEAN, and the Pacific Island countries. President Biden deepened economic engagement with 13 Indo-Pacific partners under the Indo-Pacific Economic Framework for Prosperity (IPEF) and expanded technology innovation through the U.S.-India initiative on Critical and Emerging Technology. And he elevated the Quad with Australia, India, and Japan to the leader-level and hosted two historic

summits with Pacific Island countries.

- **Europe.** President Biden oversaw the expansion of NATO with the addition of Sweden and Finland as member states, quickly winning strong congressional support for their accession. The Administration worked to shore up deterrence across Europe. When President Biden took office, only 9 of our NATO allies met the target to spend 2% of their GDP on defense. Today, 23 allies have met their defense spending commitments. President Biden hosted the historic 75th anniversary NATO Summit in 2024 in Washington, which demonstrated the strength and unity of the Transatlantic Alliance. At the Summit, he also built on the accession of Finland to further deepen important security ties within the NATO alliance by launching, alongside Canada, the Icebreaker Collaboration Effort (ICE Pact) to reinforce the importance of collaboration on economic security and defense industrial policy issues among NATO members. As a result, NATO is bigger, stronger, better resourced, and more united than ever.
- **Africa.** President Biden elevated the United States' partnerships on the continent. He made a historic visit to Cabo Verde, a key democratic partner, and to Angola, where he celebrated the transformation of the relationship and the Lobito Trans-Africa Corridor, which will unlock inclusive economic growth and secure critical mineral supply chains. In a symbol of the close and growing relationship between the United States and Kenya, President Biden designated Kenya as the United States' first major non-NATO ally in Sub-Saharan Africa. The Biden-Harris Administration also elevated African representation on the global stage, successfully championing the African Union to become a permanent member to the G20, and announcing support for United Nations Security Council reform that adds two permanent seats for African nations.
- **Middle East.** In the Middle East, the Biden-Harris Administration strengthened relations with partners across the region, and through a transformative agenda of regional integration established regional air defense networks and agreements to secure sea-to-rail linkages from India through the Gulf, Jordan, Israel and into Europe through Italy and

Greece. Traditional adversaries of the United States—including Iran, Hezbollah, Hamas, and other Iranian-supported militant groups—are now at their weakest points in decades, and the Assad regime has fallen, while America’s position with its regional partners continues to strengthen across security and commercial sectors. After Hamas sought to derail these efforts through an invasion of Israel from Gaza on October 7, 2023—and then the launch of a multifront war against Israel from Lebanon, Yemen, Iraq, and Iran—coordinated diplomacy and new security partnerships kept the United States out of a broader conflict while supporting the defense of Israel. This led to a ceasefire in Lebanon with Hezbollah’s leadership dismantled, Israel’s successful self-defense strikes against Iran, and ultimately the collapse of the Assad regime due to the weakened position of Russia and Iran. President Biden set forth the roadmap for ending the war in Gaza through a ceasefire and hostage release deal.

- **New Historic Partnerships.** The Biden-Harris Administration also created new historic partnerships, such as the Americas Partnership for Economic Prosperity to drive the Western Hemisphere’s recovery and growth to deliver for working people. Under the Los Angeles Declaration on Migration and Protection, the Administration brought together 22 countries to drive integration of migrants within the region, expand lawful pathways, and strengthen humane enforcement to reduce irregular migration. The Administration also leveraged partnerships to create space for the Venezuelan people to express their desire for democratic change. In response to Maduro’s fraudulent claims to victory, the Administration brought together over 50 countries to press Maduro’s representatives to release full results and cease repression that has seen over 2,000 arrests and two-dozen deaths. The Biden-Harris Administration rallied partners from every region of the world to support the people of Haiti, leveraging multilateral platforms to spotlight the crisis in Haiti and raising over \$100 million in partner country pledges for the first of its kind UN- authorized Multinational Security Support mission to Haiti. President Biden deepened the strategic relationship with Brazil, launching a new Partnership for Workers Rights to empower workers and promote decent work, as well as a new Brazil-

U.S. Partnership for the Energy Transition.

- **International Financial Institutions.** The Biden-Harris Administration stepped up support for developing countries, particularly by strengthening international financial institutions. The Administration led reforms to the multilateral development banks across their missions, incentive structures, operational approaches, and financial capacity to equip these institutions to be able to respond to the global challenges of today with sufficient speed and scale. The Administration helped drive an agreement on a new International Monetary Fund (IMF) quota increase to strengthen the institution, and made significant new resources available to low-income countries through the IMF. And the Administration also put forward a call to the international community to help developing countries with mounting debt burdens to be able to invest in their own futures.

Protected the American People from Terrorism and Wrongful Detention

President Biden worked to keep Americans safe and secure, maintaining an unwavering focus on terrorism and working both unilaterally and with partners to disrupt threats around the globe and degrade ISIS and al-Qa'ida.

- To counter foreign terrorist organizations, President Biden signed the National Security Memorandum to Counter International Terrorism Threats, directing a focus on the most acute threats to the United States, investment in partnerships, the promotion of civilian-led, nonlethal approaches wherever possible, and the execution of the counterterrorism mission in a manner consistent with U.S. values.
- At President Biden's direction, the United States took key leaders of ISIS and al-Qa'ida off the battlefield, including al-Qa'ida leader Ayman al-Zawahiri, who helped direct the 9/11 attacks, and ISIS leader Hajji Abdullah. In January 2023, President Biden authorized an operation in northern Somalia that resulted in the death of Bilal al-Sudani, a key operative and facilitator for ISIS's global network, as well as a number of other ISIS operatives. These successful missions sent a powerful message to all terrorists who threaten America that we are committed to

finding and eliminating terrorist threats to the United States and to the American people wherever they are hiding, no matter how remote.

- The Biden-Harris Administration worked closely with Five Eyes and European partners to prevent and disrupt threats in the West and cooperated with France and other partners to enable safe Olympic and Paralympic Games in Paris for athletes and spectators from around the world.
- To ensure the U.S. government has the tools it needs to counter terrorist threats, President Biden directed his team to work with Congress to renew and reform Section 702 of the Foreign Intelligence Surveillance Act—one of the United States’ most vital intelligence collection tools. This tool provides essential authority to understand and prevent a wide range of dangerous threats to Americans, while protecting privacy and civil liberties.
- The Biden-Harris Administration implemented the first-ever National Strategy for Countering Domestic Terrorism to prevent and disrupt this urgent threat to America’s national security. As a result of this work, the Administration sharpened its understanding of the domestic terrorism threat; increased information sharing with state, local, Tribal, and territorial law enforcement and foreign partners; doubled its investigations into domestic extremism and terrorism; and expanded its capabilities to disrupt and prosecute such acts, all while safeguarding privacy, civil rights, and civil liberties.
- President Biden and his team worked around the clock using intense diplomacy to negotiate for the release of Americans held hostage or unjustly detained abroad so that they can be reunited with their families. President Biden brought home over 75 Americans held hostage or unjustly detained—including Brittney Griner, Paul Whelan, Evan Gershkovich, and David Lin—from places around the world, such as Afghanistan, Burma, Gaza, Haiti, Iran, Russia, Rwanda, and Venezuela.

Stood with Ukraine in Defense of Freedom and Democracy

President Biden rallied the world to defend Ukraine after the Kremlin's all-out invasion in February 2022, pulling together the most far-reaching global coalition assembled in decades. As a result, Kyiv is still free today, fighting for its freedom, democracy, and sovereignty.

- President Biden worked around the clock to build a coalition of more than 50 countries to support the people of Ukraine by providing funding that was critical to helping them defend their freedom and independence and protect themselves from Russia's brutal attacks.
- President Biden led the way in the groundbreaking G7 announcement to make available \$50 billion to Ukraine without burdening taxpayers by leveraging the extraordinary revenues of immobilized Russian sovereign assets.
- President Biden worked with allies and partners to impose unprecedented costs against Russia to cut off funding for their war and hold them accountable for their aggression against Ukraine. He secured robust bipartisan support at home to deliver critical weapons and equipment to Ukraine, as well as economic and humanitarian assistance.
- Years into what Moscow expected to be a short war, Russia remains unable to advance on the battlefield without high costs. President Biden made clear that the United States will stand with Ukraine until it prevails.

Worked to Build Lasting Peace in the Middle East

President Biden and his Administration worked steadfastly to bring peace and stability to the Middle East:

- President Biden consistently demonstrated that his support for the security of Israel was ironclad. Immediately after Hamas launched its heinous attack on October 7, President Biden stood strong with Israel and

became the first sitting United States President to visit Israel in wartime.

- President Biden built a regional coalition to counter Iran’s attack on Israel. Today, thanks to his support for Israel, Iran is weaker and more exposed than when the Biden-Harris Administration took office four years ago. Its proxies—including the Houthis, Hezbollah, and Hamas—are weakened, and its longtime ally Bashar al-Assad has fallen.
- President Biden was clear that far too many Palestinian civilians had been killed or wounded in this conflict, and from the beginning of the conflict in Gaza, he led international efforts to get humanitarian aid into Gaza.
- President Biden brokered a ceasefire and hostage deal between Israel and Hamas to halt the fighting, surge humanitarian assistance to Palestinian civilians, and reunite hostages with their families.
- At President Biden’s direction, the United States continued to work to build the conditions for a lasting peace in the region, including through support for a two-state solution, so that after this conflict is over, Israelis and Palestinians can live side by side in lasting peace.

Responsibly Managed Competition with the People’s Republic of China

The Biden-Harris Administration strengthened the United States’ competitive position vis-à-vis the PRC and took historic steps to deliver on the U.S. strategy to “invest, align, and compete.”

- The Biden-Harris Administration made far-reaching investments in the foundation of American strength at home and deepened its ties with Indo-Pacific and European allies and partners to shape the rules of the road and address challenges to shared security, prosperity, and values.
- President Biden took necessary action to prevent advanced U.S. technologies from being used to undermine its national security and to

address China's unfair trade policies and non-market practices.

- As he took these steps, the Administration conducted effective diplomacy with the PRC in a way that built stability into one of the world's most consequential relationships—including concrete progress to stem the flow of fentanyl precursors and the renewal of some military-to-military communication.
- Through this diplomacy, the Biden-Harris Administration responsibly managed competition to ensure that it does not veer into conflict.

Reformed the U.S. Approach to Technology and National Security

As the United States made historic investments to ensure that the technology of the future is made in America, President Biden took bold steps to ensure that sensitive technologies do not end up in the hands of those who would use them against us.

- The Biden-Harris Administration developed strategic and tailored restrictions to ensure that the most advanced U.S. semiconductor technologies cannot be exported to China or other competitors, given the implications for military or intelligence advantage.
- The Biden-Harris Administration restricted American outbound investment into the most critical technologies, including semiconductors, AI, and quantum systems.
- President Biden's Executive Order on Preventing Access to American's Bulk Sensitive Personal Data, and the Administration's rule protecting Americans from connected vehicles from countries of concern, are among the actions taken to prevent Americans' data, technology, and intellectual property from being weaponized or exploited by adversaries.
- Additionally, the Biden-Harris Administration led a global effort to counter the misuse of commercial spyware. The United States led by

example through President Biden's Executive Order that prohibits the use of commercial spyware that poses national security risks, and holds those who enable misuse accountable through financial sanctions.

CLIMATE AND ENVIRONMENT

When President Biden took office, he pledged to restore America's climate leadership at home and abroad. On Day One, the President signed the United States back into the Paris Climate Agreement. The Biden-Harris Administration delivered on the most ambitious climate, conservation, and environmental justice agenda in history—setting into motion an economic transformation that is creating hundreds of thousands of good clean energy jobs, revitalizing American manufacturing, cutting household energy costs, and making progress towards President Biden's goal of reducing U.S. greenhouse gas emissions by 50% to 52% below 2005 levels in 2030, by more than 60% in 2035, and achieving a net-zero economy by 2050. By passing legislation to deliver the largest climate and clean energy investments ever and taking hundreds of executive actions across every sector of the economy, the Biden-Harris Administration has tackled the climate crisis with urgency, grown a clean energy economy that benefits all Americans, and protected clean air, clean water, and our public lands for future generations.

Deploying Clean, Affordable Electricity and Strengthening America's Power Grid

President Biden secured historic investments in a clean power sector, unleashing a boom in American solar, wind, battery storage, nuclear, geothermal, and other clean energy technologies that are creating good-paying jobs and saving families money on utility bills.

- Through the Inflation Reduction Act and Bipartisan Infrastructure Law, U.S. solar generation is projected to increase up to eight-fold and wind generation is projected to triple by 2030, while electricity costs fall by as much as 9%.
- The President's Investing in America agenda is supporting transmission buildout and other power grid upgrades, investments in clean electricity across rural America, the demonstration and deployment of new nuclear

reactors, and American manufacturing of clean energy technologies.

- Over the past four years, more than 440 new or expanded battery and solar manufacturing facilities have been announced in the United States, and half of all solar in the United States was installed during the Biden-Harris Administration.
- President Biden jumpstarted the U.S. offshore wind industry, with the first large-scale projects now under construction, and accelerated deployment of clean energy on public lands—including permitting approvals for over 40 projects since January 2021, enough to power about 3.5 million homes.
- President Biden led a dramatic recovery of the U.S. nuclear energy industry. His Administration brought the first new plant online in decades, and the United States pledged to support tripling nuclear at home and abroad, with pathways to safely and responsibly deploy 200 GW of net new capacity by 2050.
- To deploy these investments, the Biden-Harris Administration took action to accelerate efficient and effective project permitting and environmental reviews. This includes passing the first legislative reforms to modernize the National Environmental Policy Act in 50 years, finalizing the Bipartisan Permitting Reform Implementation Rule to accelerate the federal environmental review process, and investing more than \$1 billion from President Biden's Inflation Reduction Act to expedite federal agency permitting. With the help of these investments and reforms, the Biden-Harris Administration reduced the median time to complete the most complex form of environmental review by 8 months, or 23% faster than during the previous administration.

Bolstering Climate Resilience and Adaptation

President Biden's Investing in America agenda is building communities that are not only resilient to the impacts of the climate crisis, but also safer, more equitable, and economically stronger.

- The Administration's National Climate Resilience Framework is advancing locally tailored, community-driven climate resilience strategies. Additionally, its Nature-Based Solutions Roadmap outlines strategic recommendations to put the United States on a path that will unlock the full potential of nature-based solutions to address climate change, nature loss, and inequity.
- President Biden secured more than \$50 billion for climate resilience and adaptation through the Bipartisan Infrastructure Law and Inflation Reduction Act. This historic level of funding is delivering real-world benefits while creating good-paying jobs that provide opportunities to community residents and offer a free and fair choice to join a union.
- The President's investments are upgrading aging roads and bridges, restoring critical waterways, forests, and urban greenspaces, combating the growing threat of wildfires, reducing flood risks for infrastructure and homes, investing in cutting-edge forecasting tools, supporting resilient and climate-smart agriculture and forestry, restoring coastal wetlands to buffer communities from flooding, taking action to protect workers and communities from extreme heat, bolstering water infrastructure across the American West, and funding research to develop the latest energy-storage technologies here in America.

Accelerating a Clean Transportation Future

President Biden took historic action to invest in clean transportation, expand public transit, and ensure that the future of the auto industry is made in America by American autoworkers.

- The Administration's National Blueprint for Transportation Decarbonization is a landmark strategy for cutting all greenhouse gas emissions from the U.S. transportation sector by 2050.
- The President's Bipartisan Infrastructure Law and Inflation Reduction Act invest tens of billions to decarbonize shipping, trucking, transit, rail, and aviation, all while improving air quality and making communities

more walkable, bikeable, and connected.

- In addition, President Biden rallied automakers and autoworkers around a historic goal of having electric vehicles account for at least 50% of new passenger vehicles sold by 2030.
- To support this goal while driving down vehicle costs for American consumers, the President unleashed a manufacturing renaissance for EVs and batteries, issued the strongest-ever vehicle emissions standards, secured tax credits that give consumers thousands of dollars off new or used clean vehicles at point of sale, and is investing billions into building out a convenient, reliable, and accessible national EV charging network.
- Since President Biden took office, EV sales have quadrupled, and the number of publicly available EV charging stations has more than doubled, putting the country on track to deploy 500,000 chargers years ahead of the President's 2030 goal.
- The U.S. auto manufacturing sector has added more than 100,000 jobs. Driven by Biden-Harris Administration policies, the auto industry is experiencing a manufacturing renaissance with more than \$180 billion of investments in EVs, batteries, and their supply chains, along with billions of dollars available to help automakers and workers retrofit existing facilities to make electric vehicles.

Conserving Our Lands and Waters

President Biden set the first-ever national conservation goal through the America the Beautiful Initiative to conserve at least 30% of U.S. lands and waters by 2030. Over four years, he launched one of the most rapid accelerations of conservation progress in history and conserved 674 million acres of lands and waters—more than any President in history—and created the largest corridor of protected lands in the lower 48 states, the Moab to Mojave Conservation Corridor. Historic actions include:

- Establishing, expanding, and restoring 15 national monuments, including the establishment of 10 new national monuments, the expansion of 2 existing national monuments, and the restoration of 3 more. President Biden safeguarded a total of nearly nine million acres of federal lands and waters as national monuments through authorities under the Antiquities Act.
- Protecting American's ocean and coasts from offshore oil and natural gas drilling, including more than 625 million acres across the entire U.S. Atlantic coast; the eastern Gulf of Mexico off Florida's coast; the Pacific Ocean off the coasts of Washington, Oregon, and California; additional portions of the Northern Bering Sea in Alaska; and the entire U.S. Arctic Ocean.
- Establishing the Chuckwalla National Monument and the S  tt  la Highlands National Monument to protect 848,000 acres of lands in California. The Chuckwalla National Monument in southern California was President Biden's capstone action to create the new Moab to Mojave Conservation Corridor, the largest corridor of protected lands in the continental United States, covering nearly 18 million acres stretching approximately 600 miles, protecting wildlife habitat and a wide range of natural and cultural resources along the Colorado River, across the Colorado Plateau, into the deserts of California, and through Baaj Nwaavjo I'tah Kukveni – Ancestral Footprints of the Grand Canyon National Monument in Arizona and Avi Kwa Ame National Monument in Nevada, both established by President Biden in 2023.
- Designating Camp Hale – Continental Divide National Monument in Colorado and the Castner Range National Monument in Texas to expand contiguous wildlife habitat, increase outdoor access, and honor our nation's veterans.
- Establishing the Emmett Till and Mamie Till-Mobley National Monument in Illinois and Mississippi, the Springfield 1908 Race Riot National Monument in Illinois, the Frances Perkins National Monument in Maine, and the Carlisle Federal Indian Boarding School National

Monument in Pennsylvania to help ensure national park sites tell a more complete story of our nation.

- Expanding the San Gabriel Mountains and Berryessa Snow Mountain National Monuments in California.
- Restoring the Bears Ears National Monument, Grand Staircase-Escalante National Monument, and Northeast Canyons and Seamounts Marine National Monument.
- Securing historic protections in Alaska, including 13.3 million acres in the western Arctic and 28 million acres across the state, which are vital to the subsistence economy of Alaska Native people and rural communities and contain important fish and wildlife habitat. These protections followed President Biden's action to withdraw approximately 2.8 million acres of the Beaufort Sea, ensuring the entire U.S. Arctic Ocean is off limits to new oil and gas leasing, as well as restoring protections for the Tongass National Forest to safeguard nearly 10 million acres of roadless areas in southeastern Alaska. Further, the Biden-Harris Administration rejected the proposed Ambler Road project, which would have traversed 211 miles of significant wildlife habitat and pristine waters.
- Establishing three National Marine Sanctuaries and a new national estuarine research reserve. This includes the Chumash Heritage National Marine Sanctuary off the central California coast, the Lake Ontario and Wisconsin Shipwreck Coast National Marine Sanctuaries, and the Connecticut National Estuarine Research Reserve.
- Launching the America the Beautiful Freshwater Challenge, which established national goals to protect, restore, and reconnect eight million acres of wetlands and 100,000 miles of rivers and streams by 2030.
- Protecting at-risk areas from damage from oil and gas drilling and hard rock mining, including Bristol Bay in Alaska; the Boundary Waters in

Minnesota; Chaco Canyon and Placitas Area in New Mexico; the Pactola Reservoir in the Black Hills of South Dakota; and the Thompson Divide in Colorado.

- Creating six new national wildlife refuges, including the Everglades to Gulf Conservation Area in southwest Florida, the Wyoming Toad Conservation Area in Wyoming, the Paint Rock River National Wildlife Refuge in Tennessee, the Lost Trail Conservation Area in Montana, and the Southern Maryland Woodlands National Wildlife Refuge in Maryland.
- Advancing Tribal co-stewardship of federal lands through a joint secretarial order among the Departments of the Interior, Agriculture, and Commerce, resulting in a historic 400 co-stewardship and co-management agreements between Tribal Nations and federal land management agencies.
- Restoring wild salmon, steelhead, and other native fish in the Columbia River Basin in partnership with Pacific Northwest Tribes and States.

Mobilizing the Next Generation of Clean Energy, Conservation, and Resilience Workers

Through President Biden's landmark American Climate Corps initiative, the Administration mobilized a new, diverse generation of Americans.

- The American Climate Corps puts Americans to work conserving and restoring our lands and waters, bolstering community resilience, deploying clean energy, implementing energy efficient technologies, and advancing environmental justice, all while creating pathways to high-quality, good-paying jobs.
- More than 20,000 young Americans have been put to work through the American Climate Corps.

Cutting Energy Costs and Pollution at Homes, Schools, and in Communities

The Biden-Harris Administration transformed how we build, buy, and manage electricity, vehicles, buildings, infrastructure projects, and other operations to be clean and sustainable, while creating good clean energy jobs, supporting American manufacturing, and saving taxpayers money by cutting energy and operating costs:

- President Biden created new programs to save American families on their energy bills by retrofitting homes through EPA's Greenhouse Gas Reduction Fund, DOE's Home Energy Rebates, HUD's Green and Resilient Retrofit Program, and Treasury's Home Energy Tax Credits.
- He also bolstered funding for proven programs that lower costs for American families, such as the Low-Income Home Energy Assistance Program and the Weatherization Assistance Program.
- The Biden-Harris Administration strengthened energy efficiency standards to save households and businesses money, with standards updated by the Department of Energy for dozens of appliances and equipment types expected to provide nearly \$1 trillion in consumer savings over 30 years, saving the average family at least \$100 a year through lower utility bills, while also reducing greenhouse gas emissions by two billion metric tons or more—equivalent to the emissions of more than 15 million gas-powered cars over 30 years.
- The President brought solar and wind to low-income and disadvantaged communities throughout the country, including more than 400 schools that used direct pay in 2023 to install solar, geothermal, EV infrastructure, and other improvements to cut costs and lower emissions.
- President Biden is also helping families cut energy costs in new homes through the home energy tax credit.

- President Biden expanded domestic heat pump manufacturing, which will cut the costs of heat pumps for Americans.
- To ensure that new homes are efficient and resilient, President Biden's National Initiative to Advance Building Codes is accelerating adoption of modern building codes that protect people from extreme-weather events and save communities an estimated \$1.6 billion a year in avoided damages.

Additionally, Russia's illegal invasion of Ukraine in 2022 upended global energy markets, causing energy prices to skyrocket in the United States. In response, President Biden took key steps to lower energy costs for families:

- Ordered the largest release of oil from the Strategic Petroleum Reserve (SPR) to ensure that domestic energy markets were adequately supplied, which lowered everyday costs for American households. These actions helped lower prices at the pump by up to 40 cents per gallon.
- Purchased nearly 200 million barrels of oil for the SPR. The Biden-Harris Administration's successful replenishment strategy netted a \$3.5 billion profit for taxpayers.

Revitalizing American Manufacturing for the Clean Economy

President Biden's Investing in America agenda has created jobs and expanded manufacturing in every sector across the country:

- The Bipartisan Infrastructure Law and Inflation Reduction Act helped catalyze historic manufacturing growth through incentives for domestic production of clean energy inputs.
- Since President Biden took office, businesses have announced more than \$270 billion in private investments to manufacture clean energy and electric vehicle components, with factories opening across the industrial Midwest, the South, and beyond.

- The Inflation Reduction Act invested nearly \$6 billion to slash climate pollution, create good union jobs, and support worker and community health at U.S. factories producing the steel, aluminum, cement, and other materials that form the backbone of our economy. These materials produce nearly a quarter of all U.S. carbon pollution, so these investments will result in cleaner communities and help ensure that U.S. innovations lead the world for decades to come.
- To further support U.S. industrial competitiveness, the Biden-Harris Administration's landmark Buy Clean initiative is leveraging the government's sway as the largest purchaser on Earth to spur demand for the cleanest infrastructure materials. President Biden's agenda marks the largest U.S. clean manufacturing investment in history.

Advancing the Most Ambitious Environmental Justice Agenda in History

President Biden believed that every person has a right to breathe clean air, drink clean water, and live in a healthy community. The Biden-Harris Administration prioritized embedding environmental justice into federal policies, programs, and decision-making within days of taking office.

- The President signed a historic Executive Order that called on the Federal Government to bring clean energy and healthy environments to all and mitigate harm to those who have suffered from toxic pollution or other environmental burdens like climate change.
- The Biden-Harris Administration took broad regulatory action to protect public health and secure environmental justice, including by finalizing ambitious regulatory protections for clean air, clean water, and frontline communities.
- The Administration took action to tackle plastic pollution and released the first comprehensive, government-wide strategy to reduce the impact of plastic pollution throughout the plastics lifecycle.

- The President established historic offices to address environmental justice, including the first-ever the Office of Environmental Justice at the White House Council on Environmental Quality, the Office of Climate Change and Health Equity at the Department of Health and Human Services to address the impact of climate change on the health of the American people, and the Office of Environmental Justice at the Department of Justice to protect overburdened and underserved communities from the harm caused by environmental crimes, pollution, and climate change.
- Through the Justice40 Initiative, President Biden set a goal to deliver 40% of the overall benefits of certain federal climate, clean energy, affordable and sustainable housing, and other investments to disadvantaged communities that are overburdened by pollution and marginalized by underinvestment. Overall, 71% of the grants, loans, and other investments federal agencies made from Justice40 programs in the Initiative's first two full fiscal years reached or benefited disadvantaged communities.
- The Administration took unprecedented action to protect communities from PFAS pollution, strengthen standards for hazardous air pollutants and toxic chemicals, and address legacy pollution.
- The Administration invested \$21 billion through the Bipartisan Infrastructure Law to clean up legacy pollution from Superfund and brownfield sites, orphaned oil and gas wells, and abandoned coal mine lands.
- President Biden established the White House Environmental Justice Advisory Council, the first Presidential advisory body of outside, community-based experts tasked with providing recommendations to the Federal Government on how to address environmental injustice.

Delivering Clean Water and Replacing Lead Pipes

President Biden and Vice President Harris fought to ensure a future where every child and family has access to clean, safe water.

- The President's Bipartisan Infrastructure Law invested \$50 billion in upgrading the nation's water infrastructure—the largest investment in clean water in American history.
- States and localities have committed over \$25 billion from the President's American Rescue Plan to water infrastructure projects.
- President Biden made a historic commitment to replace every toxic lead pipe in the country within a decade, protecting families from lead poisoning that can cause irreversible harm to children's brain development and disproportionately affects disadvantaged communities.
- Since the start of the Biden-Harris Administration, nearly 500,000 lead pipes have been replaced nationwide, benefitting over 1.2 million people.
- The Environmental Protection Agency issued the Lead and Copper Rule Improvements that requires water systems nationwide to replace lead service lines within 10 years.
- The Administration finalized the first-ever national legally enforceable drinking water standard for PFAS, also known as forever chemicals, which will protect 100 million people from PFAS exposure, prevent tens of thousands of serious illnesses, and save lives.

Tackling Harmful Emissions

President Biden took historic action to dramatically reduce U.S. and global super pollutant emissions. The Biden-Harris Administration:

- Took nearly 100 actions in 2023 and 2024 to dramatically reduce methane emissions under the U.S. Methane Emissions Reduction Action Plan.

- Finalized a historic rule to reduce methane emissions from oil and gas operations by nearly 80%.
- Announced a strategy to reduce methane emissions from food waste in landfills.
- Set strong national standards to reduce climate pollution from passenger vehicles, heavy-duty vehicles, power plants, and industry, while improving local air quality for communities.
- Launched a national phasedown of hydrofluorocarbons to provide a 40% reduction in 2024 and an 85% reduction by 2036, and signed the U.S. ratification of the Kigali Amendment, an international agreement to help avoid up to 0.5 °C of global warming by 2100 by phasing down these super-pollutants.
- Rallied leading U.S. companies around new actions that, by early 2025, will reduce overall U.S. industrial emissions of super-polluting nitrous oxide by over 50% compared to 2020 levels.

Delivering a Cleaner and More Resilient Federal Government

The Biden-Harris Administration transformed how the Federal Government builds, buys, and manages electricity, vehicles, buildings, infrastructure projects, and other operations to be clean and sustainable, while creating good clean energy jobs, supporting American manufacturing, and saving taxpayers money by cutting energy and operating costs. Just three years since President Biden signed Executive Order 14057 and issued his Federal Sustainability Plan, greenhouse gas (GHG) emissions from federal operations are down 38% from 2008 levels. Progress includes:

- Investing over \$12 billion and launching thousands of projects to transition the Federal Government's 300,000 buildings and 600,000 vehicles to electric vehicles and energy-efficient buildings powered by 100% carbon pollution-free electricity.

- Ordering nearly 82,000 electric vehicles and supporting the U.S. Postal Service's commitment to acquire 100% electric delivery trucks by 2026 – the first of which have already started to roll through neighborhoods.
- Deploying over \$4 billion in funding from the President's Investing in America agenda and public-private partnerships to launch thousands of modernization projects that will eliver energy efficient, climate resilient, and all-electric federal buildings, including at least 2,700 net-zero emissions buildings that are underway or complete today.
- Establishing the U.S. government's first-ever goal on plastic waste to phase-out federal procurement of single-use plastics from food service operations, events, and packaging by 2027, and from all federal operations by 2035.

Rallying the World

Under President Biden, the United States restored America's climate and environmental leadership at home and abroad, including by:

- Fulfilling a pledge to increase U.S. international climate finance to over \$11 billion a year, announced during President Biden's historic trip to the Amazon Rainforest, the first-ever by a sitting President.
- Securing commitments from more than 155 countries to reduce global methane emissions by at least 30% relative to 2020 levels by 2030.
- Announcing a new U.S. climate target, or Nationally Determined Contribution (NDC), under the Paris Agreement to reduce U.S. net emissions by 61 to 66% below 2005 levels in 2035.
- Successfully galvanizing other countries to commit, for the first time, to transition away from fossil fuels, stop building new unabated coal capacity globally, and triple renewable and nuclear energy globally by

2030 and 2050, respectively.

- Accelerating global action to keep the 1.5°C goal within reach, including through stronger emission reduction targets.
- Bolstering global climate resilience by launching the President's Emergency Plan for Adaptation and Resilience, which scaled up U.S. support for vulnerable developing countries to over \$3 billion a year, and marshalled over \$3 billion in additional resources from U.S. and global companies and partners.
- Launching the Partnership for a Lead-Free Future, the first-ever international public-private partnership dedicated to tackling lead exposure in low- and middle-income countries with over \$150 million in global commitments
- Releasing a set of principles to inform and guide the development of high-integrity voluntary carbon markets to accelerate the deployment of climate technologies and nature-based solutions.
- Issuing the first of its kind U.S. international deforestation framework to reduce commodity driven deforestation and support countries in protecting and enhancing their forests.
- Joining the Freshwater Challenge, the largest-ever global initiative to restore degraded rivers, lakes, and wetlands, which are central to tackling the world's intertwined water, climate, and nature crises.
- Becoming a world leader in innovative debt-for-nature swaps, high-integrity carbon markets, and land restoration investments that have helped countries unlock hundreds of millions in new financing for conservation investments.

- Launching the Women in the Sustainable Economy Initiative, a \$2 billion partnership to promote women's access to jobs, training, leadership positions, and finance in clean energy.

UNITY AGENDA

The day he took office, President Biden pledged to be a president for all Americans, and he worked tirelessly to keep that promise by advancing a Unity Agenda for the Nation. The Unity Agenda addressed big challenges that unite all Americans—beating the opioid epidemic, tackling the mental health crisis, holding tech platforms accountable, meeting our sacred obligation to veterans, and ending cancer as we know it.

President Biden signed into law more than 400 bipartisan bills to support his Unity Agenda. That includes the bipartisan MAT Act, which has allowed over 1.8 million more medical practitioners across America to provide life-saving treatment for opioid use disorder; the Bipartisan Safer Communities Act, which is expanding access to mental health services in American schools; the PACT Act, the most significant expansion of benefits and services for veterans in more than 30 years; and bipartisan legislation to launch ARPA-H and drive breakthroughs against deadly diseases such as cancer.

Beating the Opioid Epidemic

When President Biden and Vice President Harris came into office, the number of drug overdose deaths was increasing by more than 30% year over year. Thanks to increased funding and resources, overdose deaths saw their biggest year-over-year decrease on record under President Biden. The Biden-Harris Administration took critical steps to make this possible.

- **Seizing Deadly Drugs to Save American Lives.** Under President Biden's leadership, federal law enforcement agents kept more deadly drugs out of our communities than ever before. Officials stopped more fentanyl at ports of entry over two years than in the previous five years combined. The President also prioritized deploying cutting-edge drug detection technology across the southwest border.

- **Cracking Down on the Global Criminal Networks that Fuel American Overdose Deaths.** President Biden cracked down on the global criminal networks fueling American overdose deaths. That meant holding accountable PRC-based companies that manufacture and distribute chemicals for making the fentanyl that fuels American overdose deaths. After the PRC refused for years to cooperate with the United States on counternarcotics, President Biden convinced Beijing to deliver on concrete steps that will save American lives: shutting down companies that produce deadly drugs, placing controls on dangerous chemicals, and sharing information about emerging drug trends and threats. The United States also criminally charged leaders of the world's largest and most powerful drug cartel, as well as thousands of drug traffickers distributing fentanyl on our streets and on social media. The Treasury Department sanctioned more than 250 people and organizations involved in the global illicit drug trade.
- **Delivering Life-Saving Medication and Care Across America.** President Biden took bold action to expand access to addiction treatment to save American lives—including by expanding access to life-saving medications such as buprenorphine and naloxone—delivering a 15-fold increase in the number of health care providers who can prescribe medications for opioid use disorder and modernizing decades-old policies for opioid treatment programs. Under the Biden-Harris Administration, historic investments in the State Opioid Response program have delivered free, life-saving medications across America, preventing more than 600,000 overdose deaths and delivering nearly 10 million naloxone kits. The Biden-Harris Administration also acted to make naloxone available without a prescription at grocery stores and pharmacies, to make naloxone available at all federal facilities across America, and to allow Americans with opioid use disorder to access the medications they need through telehealth visits.
- **Increased Information Sharing and Coordinated Disruption Efforts.** In July 2024, President Biden issued a National Security Memorandum on Prioritizing the Strategic Disruption of Illicit Fentanyl and Synthetic Opioids through a Coordinated, Whole-of-Government, Information-Driven Effort. The National Security Memorandum directed

increased intelligence collection, more intensive coordination and cooperation across relevant departments and agencies, and additional actions to disrupt the production and distribution of illicit fentanyl.

Tackling the Mental Health Crisis

To advance his Unity Agenda, President Biden took bold steps to transform how mental health is understood, accessed, treated, and integrated in and out of health care settings.

- **Taking on Health Insurers to Expand Access to Mental Health Care for All Americans.** The promise of mental health parity for all has united Republicans and Democrats for decades, and the President committed to taking on health insurers and making it a reality. The Biden-Harris Administration finalized a mental health parity rule, which requires health plans to make sure they cover mental health at the same level as other health care for over 175 million Americans.
- **Delivering the Largest Investment in School-Based Mental Health Ever.** Thanks to the Bipartisan Safer Communities Act, the Biden-Harris Administration delivered the largest investment in school-based mental health services in American history, providing nearly \$1 billion to help train and hire an additional 16,000 mental health professionals to work in America's K-12 schools.
- **Expanding Mental Health Services for Veterans.** President Biden worked to make sure that every American veteran received access to timely, high quality mental health services. Under his Administration, the Department of Veterans Affairs (VA) hired new Veteran Peer Specialists to serve in VA medical centers and in critical outreach roles nationwide. The Biden-Harris Administration also launched the 988 Veterans Crisis Line to provide 24/7 mental health support for veterans. The Administration removed cost-sharing for the first three behavioral health visits for veterans and service members each year, launched a new program to provide cost-free suicide care to over 80,000 veterans, reduced wait times for mental health visits at VA, and took executive action to better support military and veteran spouses, caregivers and

survivors by expanding critical programs, including those that provide mental health support.

- **Expanding America's Mental Health Workforce and Clinics.** When President Biden came into office, America's shortage of qualified mental health professionals and facilities made it harder for people to get the care they needed. President Biden delivered tens of billions of dollars to expand federal and state mental health and substance use services across America and called for permanent funding for Certified Community Behavioral Health Clinics, which provide 24/7 crisis care and treatment for mental health and substance use disorders, regardless of individuals' ability to pay. His Bipartisan Safer Communities Act is expanding these clinics to all states across the United States. The Biden-Harris Administration authorized use of Medicaid to deliver mobile crisis services in 21 states and the District of Columbia, and also launched FindSupport.gov and 988, the National Suicide & Crisis Lifeline, which has connected over 10 million Americans in crisis to immediate, confidential, and free care from trained counselors.

Holding Tech Platforms Accountable

The American tech industry is the most innovative in the world. President Biden recognized that although tech platforms can help people to share ideas, stay connected, and access new products and services, they can also wreak serious real-world harms.

- **Protecting Americans' Privacy and Safety Online, Especially Our Kids.** In 2024, President Biden took the most significant federal action any President has ever taken to protect Americans' data security. His Executive Order stops the large-scale transfer of sensitive personal data—which includes intimate insights into Americans' health, location, and finances—to countries like China and Russia. In each of his State of the Union Addresses, President Biden called for strong federal protections for Americans' privacy, including clear limits on how companies collect, use, and share highly personal data. In 2024, the Kids Online Health and Safety Task Force released a critical report calling for additional actions to better protect the online privacy, health and safety of youth.

- **Holding Companies Accountable for the Harms They**

Cause. President Biden believed that all companies—including technology companies—should be held accountable for the harms they cause, including the content they spread and the algorithms they use. The Biden-Harris Administration used its authorities to crack down on algorithmic discrimination and algorithmic collusion and to bring more competition back to the tech sector. President Biden worked with Congress to pass bipartisan legislation to boost funding for federal antitrust enforcers.

- **Making Sure AI is Safe, Secure, and Trustworthy.** President Biden moved swiftly to seize the promise and manage the risks of artificial intelligence (AI). In 2023, he issued a landmark Executive Order on AI to ensure that America leads the way toward responsible AI innovation. The Order directed federal agencies to establish new high standards for AI safety and security, protect Americans' privacy, advance equity and civil rights, stand up for workers and consumers, and much more. The Order used the Defense Production Act to compel developers of the most powerful AI systems to report vital safety information; the Order also resulted in a government-wide AI talent surge that brought hundreds of AI professionals into government. He took action to put AI to work for the American people in areas ranging from health innovation, to sustainable materials, clean energy, and more. The Federal Communications Commission took critical action to make AI-generated robocalls illegal, and the new AI Safety Institute is leading the government's efforts on AI safety and trust. Additionally, 16 AI companies made voluntary commitments on safe and responsible AI use in partnership with the White House. These commitments include internal and external security testing before releasing AI systems, and sharing information with the public about safety risks and dangerous capabilities. The Biden-Harris Administration also imposed export controls to restrict the highest-performing AI chips from falling into the hands of those who could use them against the United States. Finally, President Biden issued an Executive Order to ensure that the infrastructure needed for advanced AI operations—including large-scale data centers and power infrastructure—can be built with speed and scale here in the United States.

Delivering on Our Sacred Obligation to America's Veterans and their Families

President Biden and the First Lady believed that there is no obligation more sacred than taking care of our nation's military service members, veterans, and their families, caregivers, and survivors. President Biden signed into law more than 30 bipartisan bills addressing critical issues facing veterans, including the PACT Act, which is the most significant expansion of benefits and services for toxic exposed veterans in more than 30 years.

- **Expansion of Benefits.** In 2022, President Biden signed the landmark PACT Act into law. This historic legislation is delivering timely benefits and services to veterans—across all generations—who have been impacted by toxic exposures while serving our country. For survivors of veterans who died from a toxic related illness, the PACT Act provides a pathway to benefits including monthly stipends, access to home loans, as well as education benefits. Surviving veteran spouses with children can qualify for over \$2,000 per month and funding toward college tuition. Since enactment, VA has received over 2.2 million PACT Act-related claims and has granted toxic exposure benefits to more than 1.2 million veterans and over 13,000 survivors. Additionally, over 390,000 veterans eligible under the PACT Act have newly enrolled in VA health care, and more than 6 million veterans have been screened for toxic exposure. Under the PACT Act, VA is making care and benefits available to veterans battling over 300 medical conditions, including more than 100 cancers. In addition, VA added more cancers to the list of those considered service connected for veterans exposed to burn pits, paving the way for veterans with bladder cancer, ureter cancer, acute and chronic leukemias, and multiple myeloma to receive VA disability benefits.
- **Delivering More Benefits Than Ever Before.** In 2024 alone, the VA delivered \$187 billion in earned benefits to 6.7 million veterans and survivors, and processed a record 2.51 million disability claims. VA delivered more than 131 million health care appointments, over 6 million dental procedures, and provided services and assistance to more than 88,095 family caregivers.

- **Ensuring Access to Affordable, Stable Housing.** Under President Biden's leadership, the Administration also reduced veteran homelessness by expanding access to permanent supportive housing, legal support, and job training for veterans and their families. In 2023, VA helped more than 145,000 Veterans and their families retain their homes or otherwise avoid foreclosure and permanently housed more than 46,000 veterans. The Biden-Harris Administration awarded more than \$1 billion in grant funding to help homeless veterans. The Administration also launched first-of-its-kind funding for legal services for veterans experiencing or at risk of homelessness. In 2024, new data was released showing that veteran homelessness has reached its lowest point on record, marking a 7.5% reduction in veteran homelessness in the previous year alone and 55.6% reduction since 2010.
- **Reducing Veteran Suicide.** In 2021, President Biden released a comprehensive strategy for reducing military and veteran suicide. Alongside the Administration's expansion of peer mental health counseling programs for veterans, VA expanded its Veteran Justice Outreach Specialist workforce by over 20% and launched a new \$10 million program to support states and territories in their efforts to prevent veteran suicide. As of October 2024, VA has provided no-cost life-saving care to more than 82,000 veterans at risk of suicide since the program began. VA awarded over \$150 million in grants for community-based organizations to deliver or coordinate suicide prevention programs and services for veterans and their family members. In September, VA announced more than \$4.3 million in cooperative agreements for states and territories to help fund and provide technical assistance to better inform veteran suicide prevention.
- **Supporting Military and Veteran Families, Caregivers, and Survivors.** As a military family, President Biden and the First Lady recognize the commitment and resilience of military-connected families as essential to the recruitment, retention, and readiness of our Armed Forces. First Lady Jill Biden, through her Joining Forces initiative, worked to eliminate barriers to employment and increase economic opportunity for military-connected families. In June 2023, the President, alongside Dr. Biden, signed an Executive Order on Advancing Economic Security for

Military and Veteran Spouses, Military Caregivers, and Survivors. This Executive Order is the most comprehensive set of administrative actions any President has directed to support military spouses, and it included nearly 20 new actions aimed at enhancing career stability, expanding employment resources, and improving transition assistance support for military-connected spouses. The Biden-Harris Administration also expanded critical programs that crack down on predatory actors that scam our veterans and military families, as well as those that address food insecurity, access to quality, affordable childcare, job security for spouses, and mental health support. Additionally, the Administration increased support for military-connected children by eliminating barriers for military-connected children as they transfer schools and implementing universal Pre-K across Department of Defense Education Activity (DoDEA) schools.

Ending Cancer as We Know It

The President and First Lady reignited the Cancer Moonshot to reduce the cancer death rate in the United States by at least half—preventing more than four million cancer deaths by 2047—and improving the experience of people who are touched by cancer. The President established a Cancer Cabinet to mobilize action in advancing these goals. In the time since, the Cancer Moonshot has announced more than 120 new programs, policies, and resources, and more than 225 private companies, non-profit organizations, patient groups, and academic institutions have stepped up with new actions in support of these goals.

- **Accelerating Cancer Research and Novel Breakthroughs.** President Biden and Congress worked together to launch ARPA-H, the Advanced Research Projects Agency for Health, with an investment to-date of \$4 billion to improve health outcomes by driving breakthroughs to prevent, detect, and treat cancer, Alzheimer's, diabetes, and other diseases. ARPA-H has already committed more than \$500 million in cutting edge programs aimed at ending cancer as we know it. To date, President Biden and Vice President Harris secured a bipartisan increase of \$4 billion for the National Cancer Institute as compared to the previous four years and leveraged research across the Departments of Defense, Veterans Affairs, Energy and others to make progress against cancer that will save and

extend millions of Americans lives.

- **Lowering Costs and Delivering Patient Navigation Support.** Starting this year, millions of seniors on Medicare will save up to tens of thousands a year with the \$2,000 out-of-pocket cap on prescription drugs, especially those receiving cancer drugs, which are among the most expensive drugs for Medicare beneficiaries. Additionally, the Biden Cancer Moonshot announced key steps to deliver support to people with a cancer diagnosis through expanded patient navigation services. Under the President and First Lady's leadership, the Administration created the first-ever CMS codes for cancer navigation, providing reimbursement for direct personal support to patients and families facing a cancer diagnosis. The Administration announced that Medicare would begin paying for patient navigation services starting January 1, 2024, and also announced new commitments from seven leading insurance companies which cover more than 150 million Americans to reimburse for navigation services. In addition, the Biden Cancer Moonshot announced 40 comprehensive cancer centers and community oncology practices nationwide who commit to using the new navigation codes to provide patient navigation services to people facing cancer. Finally, under the First Lady's leadership, the Administration expanded access to high-cost drugs and cancer treatment in Tribal communities by enabling Indian Health Services and Tribal facilities to receive separate Medicare payment for high-cost therapies, including cancer drugs, providing a pathway for cancer care services to be provided on Tribal lands.
- **Tackling the Drivers of Cancer and Cancer Deaths.** President Biden focused on tackling the drivers of cancer in America, including by making the largest investment in clean water in America history thanks to the Bipartisan Infrastructure Law. The President committed to ensuring every community has access to clean drinking water, and took steps to protect more than 100 million American from PFAS exposure by setting the first ever drinking water standard for PFAS and dedicating more than \$20 billion to improve Americans' drinking water. President Biden delivered funding to every single state and territory in the country to expand access to clean drinking water, replace lead pipes, improve wastewater and sanitation infrastructure, and remove PFAS

contamination in water. Through the Bipartisan Infrastructure Law, the Environmental Protection Agency dedicated more than \$1 billion for cleanup projects at 50 toxic Superfund sites across the country, decreasing exposure for impacted communities. And after more than three decades of inadequate protections against chemicals, President Biden announced a historic ban on ongoing uses of asbestos in the first rule finalized under the nation's updated chemical safety law. That rule was followed by several other actions to protect the health of workers and local communities, including children, from known cancer-causing chemicals in the air, water, or workplace.

- **Expanding Access to Early Cancer Detection.** Nearly 10 million cancer screenings in the United States were missed during the early days of the pandemic, risking later stage detection of cancer, worse outcomes, and deepening inequities. The President and First Lady made improving access and affordability of cancer screenings a priority, investing in new early detection tools, greatly expanding access, especially to medically-underserved communities, and removing cost barriers by improving insurance coverage of certain screenings. Now, screening numbers have rebounded to pre-pandemic levels.
- **Lowering Tobacco Use, Particularly Among Children.** President Biden proposed a historic rule to establish a maximum nicotine level in cigarettes and other tobacco products. If the proposed rule is finalized, the U.S. adult smoking rate would drop to below 2%, 48 million youth and young adults would be dissuaded from becoming established users of cigarettes, and about 1.8 million tobacco-related deaths would be averted by 2060. Today, tobacco use among middle and high school students is at its lowest level in 25 years, including low levels of e-cigarette use. The Administration finalized age requirements for buying tobacco products, increasing them from 18 to 21, took significant enforcement action to remove illegal e-cigarettes from the market, and funded robust education efforts to prevent thousands of youth from starting to use tobacco products.

KEEPING AMERICANS SAFE

President Biden took bold action to reduce crime and make America's communities safer. He funded effective, accountable policing; invested in crime prevention; and kept illegal guns off of streets and firearms out of dangerous hands. The results are clear: violent crime is at a near 50-year low, and homicides fell dramatically to nearly a 50-year low. In 2023, the murder rate saw its sharpest decrease ever recorded.

Investing in Safer Communities

Before President Biden came into office, the country had just seen the biggest increase in the murder rate on record. President Biden and Vice President Harris moved swiftly to turn that around.

- President Biden signed the American Rescue Plan, which helped over 1,000 state, city, and county governments to invest over \$15 billion in public safety—one of the largest one-time commitments of federal resources for state and local law enforcement and public safety on record—to put more officers on the street, avoid cuts to police budgets, and employ more technologies that reduce crime.
- Three decades ago, then-Senator Biden was one of the original creators of the COPS program, which, among other things, has helped to put 136,000 more cops in police departments nationwide to ensure accountable community policing. Funding for the COPS office increased by 72% since 2020, going from \$386 million to \$665 million.
- In 2023, the Department of Justice provided state, local, Tribal, and territorial law enforcement agencies, research institutions, and nonprofit organizations nearly \$5.8 billion to advance public safety. Those grants included more than \$200 million to fund 1,730 new police officers in nearly 400 communities. The Department of Justice's 2023 grant funding also included more than \$173 million in site-based funding to improve school safety.
- In 2024, the Justice Department awarded \$4 billion through 3,800 different grants to support public safety and community justice activities

in the states and territories and in local and Tribal communities.

- Under the President's leadership, federal agencies also worked quickly to expand partnerships with state and local police to tackle violent crimes. The U.S. Marshals Service worked closely with non-federal law enforcement partners to apprehend more than 10,000 fugitives, including more than a thousand charged with homicide.

Gun Violence Prevention

President Biden and Vice President Harris took more executive action to get illegal guns off of our streets and firearms out of dangerous hands than any Administration in history. This included signing into law the most significant gun violence prevention legislation in nearly 30 years. The Bipartisan Safer Communities Act included:

- The first-ever federal gun trafficking and straw purchasing law, which allowed the Department of Justice to charge more than 600 defendants.
- A broadened definition of who must become a licensed dealer and run background checks before selling guns.
- Enhanced background checks for gun purchasers under the age of 21, which has already helped stop the transfer of firearms to prohibited persons under 21 nearly 1,000 times.
- The biggest ever one-time investment in youth mental health through the Department of Education to support students with a range of mental health needs, including the trauma resulting from gun violence, by helping to train or hire roughly 16,000 mental health professionals for schools.

In addition to signing comprehensive legislation, President Biden and his Administration took more executive action to reduce gun crime than any other President has.

- In 2023, President Biden established the first-ever White House Office of Gun Violence Prevention to accelerate his work to reduce gun crime and other forms of gun violence.
- After hearing from law enforcement that they were increasingly finding “ghost guns” at crime scenes, the Bureau of Alcohol, Tobacco, Firearms and Explosives issued a final rule to rein in the proliferation of unserialized firearms.
- The Administration launched the first-ever federally funded campaign to encourage safe firearm storage.
- Last year, President Biden announced additional actions to combat machinegun conversion devices and to improve school-based active shooter drills.

Safe, Accountable Policing

- President Biden signed and implemented a historic Executive Order to advance police reform. The Executive Order required that federal law enforcement agencies ban chokeholds, strengthen use-of-force policies, restrict no-knock warrants, and direct other measures to advance effective, accountable policing that increases public safety.
- The Department of Justice launched the first-ever federal law enforcement misconduct database covering the nearly 150,000 federal officers. Federal agencies have conducted thousands of checks to identify potential misconduct before making critical decisions about hiring, promotions, and officer assignments. The Administration also encouraged state and local agencies to expand their use of a state and local misconduct registry that is currently in place in all 50 states and the District of Columbia. Since May 2023, the number of registry users has increased almost 75%, and the number of records in the database has increased almost 85%.

- President Biden continued to call on Congress to pass the George Floyd Justice in Policing Act to advance accountability, transparency, and public trust in law enforcement.

Violence Against Women and Girls

Working to end gender-based violence has been a cornerstone of President Biden's and Vice President Harris' careers, and the Administration made significant progress in reducing violence and supporting survivors. Between 1993 and 2022, annual domestic violence rates dropped by 67% and the rate of rapes and sexual assaults declined by 56%.

- President Biden signed the Violence Against Women Act (VAWA) Reauthorization Act of 2022 and increased funding for VAWA programs by over 35% since 2021.
- President Biden narrowed the "boyfriend loophole" to help keep guns out of the hands of domestic abusers, implemented historic reforms to strengthen the military justice system's response to sexual violence, invested nearly \$1 billion in supplemental funding for domestic violence and sexual assault services, issued a historic memorandum increasing accountability for conflict-related sexual violence, issued the first-ever National Plan on Gender-Based Violence to combat this scourge at home, and updated the U.S. Strategy to Prevent and Respond to Gender-Based Violence Globally.
- The Administration also addressed online harassment and abuse, including by establishing the President's White House Task Force to Address Online Harassment and Abuse, funding the first-ever national helpline to provide 24/7 support and specialized services for victims of the non-consensual distribution of intimate images, and training law enforcement on cybercrimes against individuals and provisions in the VAWA Reauthorization Act of 2022.
- The Administration convened a Global Partnership for Action to Address Gender-Based Online Harassment and Abuse and announced voluntary

commitments from AI model developers and data providers to reduce AI-generated image-based sexual abuse.

Cybersecurity and Cyber Threats

- The President set the first-ever cybersecurity requirements for the operation of critical infrastructure—including airports, airlines, railways, pipelines, ports, and healthcare systems—and ensured owners and operators receive warning and information to fight cyberattacks.
- The Administration worked with leading technology companies to launch programs offering free cybersecurity technology and training for underserved constituencies, such as over 1,800 rural hospitals and over 9,000 small school districts.
- President Biden and his Administration launched the U.S. Cyber Trust Mark Program, a labeling program to encourage companies to build Internet-connected household devices—from baby monitors to home security systems—that meet high-threshold cybersecurity standards for American consumers.
- The Administration responded to nation-state, ransomware, and other cyber threats by executing disruption operations, sanctioning cyber actors and facilitators, seizing illicitly-obtained cryptocurrency, and other law enforcement actions in collaboration with allies and partners.
- President Biden issued two groundbreaking cybersecurity executive orders to strengthen the nation's cybersecurity in the face of persistent state and non-state malicious cyber activity. The first established first-ever cybersecurity standards for software development and applied them to all federal procurement, and established the Cyber Safety Review Board to assess major cyber incidents. The second ensures accountability and transparency for software and cloud service providers, improves the security of federal communications and counter-fraud measures, drives use of artificial intelligence for cybersecurity, and lowers the bar to

sanction adversaries in cyberspace.

- The Administration drove historic initiatives to improve security and innovation in emerging technologies such as AI and post-quantum cryptography, reinforcing U.S. leadership in technological innovation. President Biden improved access to and management of radio frequency spectrum critical to applications such as mobile devices and smart factories, via the National Spectrum Strategy, and issued the first-ever sweeping Executive Order for ensuring responsible development and innovation in digital assets.

Biosafety and Biosecurity

President Biden took a number of key steps to protect Americans from biological risks:

- The Administration released a new policy for oversight of biological research, marking a major new step in modernizing biorisk management. This policy streamlines and expands oversight of research of concern across the entire Federal Government—setting a new global standard for effective research oversight.
- The Administration introduced a new framework for biotechnology safeguards on federally funded purchases of synthetic DNA and RNA. These safeguards make it more difficult for malicious actors to access and weaponize synthetic biology.
- President Biden took the most significant federal action any President has ever taken to protect Americans' data security. His Executive Order on Preventing Access to American's Bulk Sensitive Personal Data and United States Government-Related Data by Countries of Concern stops the large-scale transfer of sensitive personal data—which includes intimate insights into Americans' health, location, and finances. The Executive Order, as well as the rulemaking that followed, protects Americans' sensitive data, including genomic data, from malicious actors who may seek to use sensitive personal data to develop AI capabilities and algorithms that are detrimental to U.S. national security.

Disaster Response

- The President entered office with clear directions to his staff to marshal every available resource at the government's disposal when disasters strike to provide a comprehensive approach to the response, recovery, and long-term rebuilding and economic revitalization of communities.
- In 2024 alone, President Biden approved a record 101 requests for federal assistance from governors and Tribal Nations—and more than 270 across the entirety of his Administration—authorizing billions of dollars in direct financial and technical assistance to survivors and impacted communities for everything from search and rescue efforts and clearing debris to providing temporary housing and rebuilding public infrastructure.

HEALTH CARE

President Biden delivered health insurance coverage to millions more Americans while also lowering health care costs. In addition to building on, strengthening, and protecting Medicare, Medicaid, and the Affordable Care Act, President Biden signed laws such as the American Rescue Plan and the Inflation Reduction Act to lower prescription drug costs and health insurance premiums. Thanks to the President's efforts, more Americans have health insurance now than under any other President in history.

Beat Big Pharma to Deliver Lower Drug Costs for Seniors and Families

President Biden took on Big Pharma to save millions of Americans money on the costliest prescription drugs on the market.

- **Drug Price Negotiation.** For the first time in history, Medicare reached agreements on new, lower prices with the manufacturers of drugs selected for the first round of drug price negotiation. When these lower prices go into effect, people with Medicare will save \$1.5 billion in out-of-pocket costs for their prescription drugs, and Medicare will save \$6 billion in the first year alone. Because of President Biden's Inflation Reduction Act, Medicare selected 15 additional drugs covered for negotiation in 2025, and will select up to an additional 15 drugs in 2026

and up to 20 drugs every year after that.

- **Cap on Insulin Costs.** As part of President Biden's Inflation Reduction Act, nearly four million seniors with Medicare started to see their insulin costs capped at \$35 per month.
- **Cap on Out-of-Pocket Prescription Drug Costs.** Because of President Biden's Inflation Reduction Act, out-of-pocket costs on prescription drugs are capped for seniors at \$2,000 per year as of this year.
- **Drug Companies Pay Rebates When They Increase Prices Faster than Inflation.** Thanks to the Inflation Reduction Act, drug manufacturers must now pay rebates to Medicare if their price increases for certain drugs exceed inflation.
- **Access to Vaccines at No Cost.** Starting in 2023, the Inflation Reduction Act eliminated out-of-pocket costs for vaccines covered under Medicare Part D. This included vaccines to prevent shingles, whooping cough, and other diseases.
- **Coverage for New Medications.** The Biden-Harris Administration proposed a new rule to significantly expand coverage of anti-obesity medications. This proposal would expand access to anti-obesity medications for an estimated 3.4 million Americans with Medicare, and approximately four million adult Medicaid enrollees would also gain new access to these medications.
- **Hearing Aids Over-the-Counter.** The Administration issued a rule that allows adults with mild-to-moderate hearing loss to buy hearing aids at a store or online without a prescription, exam, or audiologist fitting. This provides significant breathing room for the nearly 30 million Americans with hearing loss.

Strengthened Access to Affordable Health Care

Today, more Americans have health insurance than under any previous President. The President's efforts to lower health insurance premiums led to record-breaking enrollment in the Affordable Care Act's Marketplaces. To date, nearly 50 million people have enrolled in Affordable Care Act coverage at some point in their lives.

- **Expanding Access to Health Insurance.** The nation's uninsured rate hit record lows since President Biden took office.
- **Keeping Health Insurance Premiums Low.** Thanks to the President's American Rescue Plan and Inflation Reduction Act, millions of Americans saved on average \$800 a year on premiums. Lower premiums have helped nearly 24 million people sign up for coverage—nearly double from when the President took office—including tripling Black and Latino enrollment in ACA coverage.
- **Expanding Medicaid.** With help from American Rescue Plan funds, four states—Missouri, North Carolina, Oklahoma, and South Dakota—expanded Medicaid in the last four years, bringing health insurance to over one million Americans.
- **Closing Research Gaps in Women's Health Research.** The President and the First Lady launched the first-ever White House Initiative on Women's Health Research to fundamentally change how our nation approaches and funds women's health research. The First Lady announced nearly \$1 billion in new federal investments in women's health research galvanized by the Initiative, including through the first-of-its-kind ARPA-H Sprint for Women's Health. The President called on Congress in the State of the Union to make a record \$12 billion investment in women's health research, and he signed an Executive Order directing the most comprehensive set of executive actions ever taken to expand and improve research on women's health. In December 2024, the First Lady convened a White House Conference on Women's Health Research.

- **Ensuring Access to Mental Health Care.** President Biden committed to tackling the mental health crisis by making health plans provide adequate coverage and providing agencies with the needed support to make sure they're doing so. The Biden-Harris Administration finalized a mental health parity rule, which requires health plans to make sure they cover mental health and substance use care at the same level as other health care for over 175 million Americans. President Biden also launched the 988 Suicide & Crisis Lifeline, which has answered more than 13 million calls, texts, and chats. The lifeline added American Sign Language in 2023, making the lifeline more accessible to millions.
- **Making Home Care More Available.** Thanks to the American Rescue Plan, President Biden helped deliver roughly \$37 billion to expand access to home and community-based care in all 50 states and improve the quality of caregiving jobs.
- **Cracking Down on Junk Insurance, Surprise Bills and Fees.** The Biden-Harris Administration prioritized implementing surprise billing protections, preventing one million Americans from receiving surprise medical bills every single month. The Administration took key steps to prevent Americans from being ripped off by junk insurance that preys on vulnerable citizens by closing loopholes to ensure consumers know what they're buying and can get the health coverage that best meets their needs.
- **Reducing the Burden of Medical Debt.** President Biden and Vice President Harris worked to protect patients and reduce the burden of medical bills. The Biden-Harris Administration finalized a rule to remove medical debt from consumer credit reporting, ensuring that unpaid medical bills do not keep people from taking out a loan to buy a home, a car, or to start a new small business. In addition, through American Recue Plan funds, the Biden-Harris Administration helped states and localities provide direct medical debt forgiveness, with local jurisdictions on pace to relieve up to \$7 billion in medical debt by 2026.

- **Protecting Seniors by Improving Safety and Quality of Care in the Nation's Nursing Homes.** The Biden-Harris Administration established a minimum nursing home staffing requirement given findings about the ties between staffing ratios and improved outcomes; took action to reduce resident room crowding; and reinforced safeguards against unnecessary medications and treatments.
- **Modernizing the Nation's Organ Transplant System.** The Administration took historic action to modernize the nation's organ transplant system and help the more than 100,000 on the waitlist for a lifesaving organ. After 40 years of the status quo, the Administration secured the first legislative reforms to the nation's organ transplant system in decades, dramatically increased annual appropriations, and for the first time ever, broke up the monopoly that had long managed the system.
- **Addressing the Maternal Health Crisis.** In June 2022, Vice President Harris announced the Biden-Harris Administration's Blueprint for Addressing the Maternal Health Crisis, a comprehensive effort to combat maternal mortality and morbidity. Over four years, the Biden-Harris Administration expanded postpartum Medicaid coverage from 2 to 12 months, created a new "Birthing Friendly" hospital designation, established the first-ever baseline federal health and safety requirements for maternal emergency and obstetric services, launched the National Maternal Mental Health Hotline, expanded funding for Maternal Mortality Review Committees, and secured the first federal expansion of the maternal and child home visiting program in nearly 10 years.

Supporting Families and Access to Care

President Biden strengthened the care economy, including by enhancing the supply and quality of care, boosting job quality for care workers, lowering costs, advancing care as a supportive service, supporting family caregivers, and improving access to home-based care for veterans. President Biden and his Administration:

- Secured \$39 billion in funding for child care—the largest one-time federal investment ever in child care—through the American Rescue Plan. This helped keep over 225,000 child care providers open and available (serving over 10 million children), brought hundreds of thousands of women with young children into the workforce faster, lowered child care costs by an average of \$1,250 per child, and increased wages for child care workers by 10%.
- Delivered \$37 billion in American Rescue Plan funds across all 50 states to enhance, expand, and strengthen home and community-based care, and \$145 million to help the National Family Caregiver Support Program deliver counseling, training, and short-term relief to family and other informal care providers.
- Increased funding for the Child Care and Development Block Grant program—the major child care grant program—by almost 50%, bringing the number of low-income children served from 1.3 million in 2021 to 1.8 million in 2024.
- Capped out-of-pocket spending on child care to 7% of household income under the Child Care and Development Fund program, saving about 100,000 families over \$200 a month on average.
- Signed an Executive Order on Increasing Access to High-Quality Care and Supporting Caregivers, the most comprehensive set of actions any President has ever taken to improve care for families while supporting care workers and family caregivers.
- Increased pay for Head Start teachers by an average of \$10,000, a key action to achieve equitable pay and improve quality and stability in Head Start programs.
- Lowered child care costs for military families.

- Ensured that more than 140,000 child care providers are paid more fairly and on-time.
- Established minimum staffing standards for nursing homes.
- Took steps to ensure that home care workers get a bigger share of Medicaid payments.
- Introduced a requirement that companies receiving CHIPS and Science Act grants over \$150 million create a plan to ensure access to quality, affordable child care for their employees. More than three-quarters of all companies that have signed CHIPS awards or preliminary memoranda as of December 2024 are working to provide child care offerings for their workforce—including many grant applicants who are doing so voluntarily.

Increasing Food Access and Improving Nutrition

President Biden fought to lower food prices, including by calling on grocery chains to lower costs for consumers and increasing food assistance for families in need. President Biden:

- Updated the Thrifty Food Plan for the first time since 1975, resulting in an increase in Supplemental Nutrition Assistance Program (SNAP) benefits of 21%. This kept an estimated 2.3 million people out of poverty, including nearly one million children.
- Invested \$390 million in American Rescue Plan funding to support outreach, innovation and modernization in the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).
- Held the first White House Conference on Hunger, Nutrition, and Health in 50 years, garnering \$10 billion in external commitments.

- Completed over 150 federal actions focused on ending hunger and reducing diet-related disease. This includes a proposed rule that, if finalized, would require a label on the front of food and beverage packages that indicates if an item is high, medium, or low in added sugars, sodium, and saturated fat; updating the criteria for foods and beverages to use “healthy” on their labels; and galvanizing the Food Is Medicine movement.
- Banned Red No. 3, a red dye used in certain medications and various foods and beverages, including candies, cakes, frostings, and frozen desserts, due to studies showing that the dye caused cancer.
- Finalized a rule to make school meals more nutritious, including the first-ever added sugar limit in school meals.
- Launched SUN Bucks, the first permanent, nationwide summer grocery benefits program, through which nearly 21 million children received \$120 in grocery benefits in summer 2024.

REPRODUCTIVE HEALTH

The Biden-Harris Administration took unprecedented executive action to protect access to reproductive health care after the Supreme Court overturned *Roe v. Wade*. The President and Vice President called on Congress to restore the protections of *Roe v. Wade* in federal law, and President Biden signed three Executive Orders and a Presidential Memorandum directing his Administration to protect access to reproductive health care. Over the last four years, the Biden-Harris Administration took action to:

- **Protect Access to Safe and Legal Medication Abortion.** Access to medication abortion was a key Administration priority since the day the Supreme Court overturned *Roe v. Wade*. As a result of a new pathway established by the Food and Drug Administration (FDA) in 2023, medication abortion can be prescribed by telehealth and many pharmacies across the country—including major retail pharmacy chains—are now certified to dispense medication abortion. On what would have been the 50th anniversary of *Roe v. Wade*, President Biden issued a Presidential Memorandum directing agencies to consider further

efforts to support patients, providers, and pharmacies who wish to legally access, prescribe, or provide medication abortion.

- **Defend FDA Approval of Medication Abortion in Court.** FDA and the Department of Justice (DOJ) defended access to mifepristone—a safe and effective drug used in medication abortion that FDA first approved more than 20 years ago—in court, including in a lawsuit before the Supreme Court that attempted to curtail access nationwide.
- **Defend Access to Emergency Abortion Care.** The Administration fought to ensure that women who are experiencing pregnancy loss and other pregnancy-related emergencies have access to the full rights and protections for emergency medical care afforded under the Emergency Medical Treatment and Labor Act (EMTALA)—including abortion care when that is the stabilizing treatment required. The Department of Health and Human Services (HHS) took comprehensive action to educate patients about their rights and to help ensure hospitals meet their obligations under EMTALA, including guidance to affirm the Administration’s view that EMTALA preempts conflicting state law restricting access to abortion in emergency situations, a new way for individuals to file an EMTALA complaint, new training and educational materials, and a dedicated team of experts to support hospitals in complying with EMTALA.
- **Partner with State Leaders on the Frontlines of Abortion Access.** The White House partnered with leaders on the frontlines of protecting access to abortion—both those fighting extreme state legislation and those advancing proactive policies to protect access to reproductive health care, including for patients who are forced to travel out of state for care. Vice President Harris led these efforts, highlighting the harm to women’s health at more than 100 events in more than 20 states and meeting with hundreds of state legislators, health care providers, and advocates.
- **Defend the Right to Travel.** On the day the Supreme Court overturned *Roe v. Wade*, President Biden reaffirmed that women must

remain free to travel safely to another state to seek the care they need. In November 2023, DOJ filed a statement of interest in two lawsuits challenging the Alabama Attorney General's threat to prosecute people who provide assistance to women seeking lawful out-of-state abortions. DOJ has continued to monitor states' efforts to restrict the constitutional right to travel across state lines to receive lawful health care.

- **Expand Access to Affordable, High-Quality Contraception.** In response to directives from President Biden, the Administration rebuilt the Title X Family Planning Program and improved contraception access and affordability under the Affordable Care Act, through Medicare and Medicaid, through federal health centers, and for Service members, veterans, federal employees, and college students. The Administration did so at a time when abortion bans disrupted access to critical health services, including contraception, as health care providers are forced to close and as contraception access was under attack in states and in Congress.
- **Support Access to Fertility Care, Including IVF.** In the face of extreme attacks on fertility services, the Administration supported access to fertility care, including in vitro fertilization (IVF), for service members, veterans, and federal employees. The Departments of Defense and Veterans Affairs expanded eligibility for IVF services for certain Service members and veterans, helping them build their families. And the Office of Personnel Management significantly expanded access to IVF benefits and coverage to support federal workers in growing their families.
- **Strengthen Reproductive Health Privacy.** HHS issued a rule to strengthen reproductive health privacy protections under the Health Insurance Portability and Accountability Act (HIPAA). This rule prevents an individual's information from being disclosed to investigate, sue, or prosecute an individual, a health care provider, or a loved one simply because that person sought, obtained, provided, or facilitated legal reproductive health care, including abortion. The Administration also took enforcement actions against companies for disclosing

consumers' personal health information, including highly sensitive reproductive health data, without permission.

PANDEMIC PREPAREDNESS

In addition to ending the emergency phase of the pandemic, many of the Administration's actions to respond to the COVID-19 pandemic will help the United States better respond to pandemics in the future. These actions include:

- Replenishing the Strategic National Stockpile (SNS). Since 2020, the SNS has successfully acquired 1.5 billion gloves, 1.1 billion masks, and 286 million gowns to replenish its inventory of personal protective equipment. The SNS has also distributed more than 27,000 tons of medicines, equipment, and supplies to support the country's public health and health care needs.
- Expanding a National Wastewater Surveillance System that routinely reports from over 1,500 sites covering over 150 million Americans and scaling up genomic sequencing to more quickly identify and understand new pathogens and variants.
- Investing \$7.4 billion from the American Rescue Plan to recruit and hire public health workers to respond to the pandemic and prepare for future public health challenges.
- Investing over \$18 billion since 2021 to bolster domestic manufacturing capacity and capabilities for medical products.
- Creating a Public Health AmeriCorps and expanding Centers for Disease Control and Prevention's Epidemic Intelligence Service—the renowned program that equips workers to identify and contain public health outbreaks.

- Standing up the Office of Pandemic Preparedness and Response, a permanent office in the Executive Office of the President charged with coordinating the Federal Government's domestic response to public health threats.
- Launching the 2024 U.S. Global Health Security Strategy to articulate a comprehensive approach to strengthening global health security and to ensure the world is better prepared to prevent and respond to health emergencies.
- More than doubling U.S. global health security partnerships—working directly with more than 50 countries to prevent, detect, and control outbreaks.
- Advancing capabilities in RNA vaccine technologies. Multiple companies are partnering with the Department of Health and Human Services to develop RNA vaccines so that the government can effectively respond to pandemic influenza and other threats should they emerge.

SECURING OUR BORDER

From his first day in office, President Biden called on Congress to secure the border and address the country's broken immigration system. Over four years, while congressional Republicans failed to act, President Biden and Vice President Harris took action, including by deploying the most agents and officers ever to secure the Southern border, seizing record levels of illicit fentanyl at ports of entry, expanding and creating lawful pathways for those seeking to come to the United States, bringing together world leaders under the Los Angeles Declaration to jointly address irregular migration, and implementing new policies and procedures to make America's immigration system more fair and more just.

Legislative Action

On Day One, President Biden delivered a comprehensive immigration reform package to Congress that included:

- Historic investments in border technology and security.
- Expanded lawful pathways for those seeking to come to the United States.
- A process for Dreamers and farmworkers to seek legal permanent residence in the United States.

In early 2024, the President reached a historic bipartisan agreement with Senate Democrats and Republicans to deliver the most consequential reforms to America's immigration laws in decades. This agreement would have:

- Added thousands of critical border and immigration personnel.
- Invested in cutting-edge technology to detect and intercept illegal fentanyl.
- Delivered sweeping reforms to the asylum system.
- Provided emergency authority for the President to shut down the border when the system becomes overwhelmed.

Despite a bipartisan deal on this border package, congressional Republicans twice voted against the toughest and fairest set of immigration reforms in decades.

Executive Action to Secure the Border

Given continued congressional inaction, the Biden-Harris Administration took additional executive action to secure the border:

- President Biden issued a proclamation on Securing the Border under Immigration and Nationality Act sections 212(f) and 215(a), suspending the entry of noncitizens who cross the Southern border into the United States unlawfully. This proclamation was accompanied by a rule from the

Departments of Justice and Homeland Security restricting these noncitizens' eligibility for asylum.

- These actions, which are in effect when migration levels are high, were designed to make it easier for immigration officers to quickly remove individuals who do not have a legal basis to remain in the United States. The new procedures include humanitarian exceptions to protect those who are truly in need of protection, including unaccompanied children and victims of trafficking.

Since President Biden announced these executive actions, illegal border crossings have dropped by over 60% and reached the lowest point since July 2020—well before President Biden took office.

The Biden-Harris Administration additional key actions to secure the border:

- Published a rule to ensure that migrants who pose a public safety or national security risk are removed as quickly in the process as possible rather than remaining in prolonged, costly detention systems for migrants who attempt to cross the border unlawfully.
- Launched a Recent Arrivals docket to more quickly resolve cases in the immigration court system, helping to reduce a backlog of immigration cases.
- Added prosecutors and support staff to increase immigration-related prosecutions in crucial border region U.S. Attorney's Offices.
- Dismantled smuggling networks through the creation and significant expansion of the Departments of Justice and Homeland Security, which led to over 300 domestic and international arrests, over 240 convictions in the United States, and the first ever extraditions from Guatemala to the United States on human smuggling resulting in death charges.

- Imposed visa restrictions on executives of transportation companies who profit from smuggling migrants by sea, and imposed visa restrictions on hundreds of individuals for selling transit visas to migrants who ultimately make their way to the Southern border.
- Operated more repatriation flights per week than ever before, enabling the Department of Homeland Security to repatriate more people in FY 2024 than any year since FY 2010.
- Ensured that fentanyl was not pouring into the country by seizing more fentanyl at ports of entry in two years than the past five years combined, and added 40 drug detection machines across ports of entry to disrupt fentanyl smuggling.

Executive Action to Improve the Immigration System

The Biden-Harris Administration also took key steps to make America's immigration system more fair and more just.

- Preserved and fortified Deferred Action for Childhood Arrivals (DACA) by codifying the 2012 policy in DHS regulations and vigorously defended it against court challenges.
- Took action to ensure that individuals, including DACA recipients and other Dreamers, who have earned degrees at U.S. institutions of higher education and who have an offer of employment from a U.S. employer in a field related to their degree can quickly receive work visas.
- Rebuilt, strengthened, and modernized the U.S. Refugee Admissions Program, successfully resettling more than 100,000 refugees in the United States in 2024—including a new record for refugees from the Western Hemisphere.
- Established new lawful pathways for those from countries suffering humanitarian crises.

- Extended, designated, or re-designated Temporary Protected Status (TPS) and Deferred Enforced Departure (DED) for numerous populations, protecting hundreds of thousands of individuals from being returned to dangerous conditions in their countries of origin.
- Significantly enhanced U.S. companies' ability to fill job vacancies in critical fields and in seasonal industries by publishing rules that modernized and strengthened the integrity of the H-1B program for high skilled workers and the H-2A agricultural workers and H-2B non-agricultural workers programs.

EDUCATION

When President Biden took office, less than half of K-12 students were going to school in person. Over the past four years, the Biden-Harris Administration focused on improving academic achievement, increasing student attendance and engagement, and building communities where all students feel they belong and can thrive.

Investments in Schools, Teachers, and Students

- Through the American Rescue Plan, the Biden-Harris Administration secured \$130 billion for America's K-12 schools, the single-largest federal investment in K-12 education in history, to help schools safely reopen and address the impact of COVID-19 on students' academic, mental and physical health, and other needs.
- The Administration also secured a \$2 billion increase in Title I funding to school districts to help improve education opportunities and outcomes for students from low-income backgrounds, as well as a historic \$1.4 billion increase in Individuals with Disabilities Education Act funds to help states support instruction and services for 7.4 million students with disabilities.

- Similarly, the Administration made record investments in America's teachers, increasing investments by more than \$100 million across several programs to support recruiting, preparing, developing, and retaining teachers and diversifying the educator workforce. Federal investments have helped create more than 643,000 education jobs.
- The Administration made similar investments in higher education, including a record of over \$19 billion for Historically Black Colleges and Universities and nearly \$16 billion for Hispanic-Serving Institutions.
- The Administration provided over \$5 billion for American colleges, universities, nonprofit organizations, and community organizations to increase college access and success for students from low-income backgrounds, first-generation students, and students with disabilities.

Investments in School Safety and Mental Health

- To help make our schools safer and meet the mental health and other needs of our students, the Administration secured \$1 billion through the Bipartisan Safer Communities Act to train and hire 16,000 additional mental health professionals to serve America's schools.
- To further help meet the needs of students and improve academic and other, the Administration increased investments in Full-Service Community Schools fivefold, including providing \$253 million to create over 2,000 new full-service community schools that provide critical support to more than one million students to meet their physical, mental health, academic, and other needs.

Reducing the Cost of College and Student Debt

From Day One, President Biden set out to fix the student loan system and make sure that higher education is a pathway to the middle class – not a barrier to opportunity. The Biden-Harris Administration took historic steps to reduce the burden of student debt, cancelling more student debt than any President in history and delivering lifechanging relief to students and families. The Biden-Harris Administration approved student debt

cancellation for over 5 million Americans, totaling over \$180 billion in debt relief through various actions. These actions include:

- Making significant improvements to the Public Service Loan Forgiveness (PSLF) program so that over one million teachers, firefighters, law enforcement officials, nurses, service members, and other public service workers received the student loan relief they are entitled to under the law. Before President Biden took office, only 7,000 public servants had ever received forgiveness under this program.
- Fixing administrative errors in the Income-Driven Repayment programs and delivering relief to hundreds of thousands of borrowers who have been in repayment for decades.
- Approving student debt relief for millions of borrowers whose schools suddenly closed or who were defrauded by an institution.
- Launching the SAVE plan—the most affordable repayment plan ever. Under the SAVE plan, monthly payments are based on a borrower's income and family size, not their loan balance. The SAVE plan ensures that if borrowers are making their monthly payments, their balances cannot grow because of interest. Prior to lawsuits to attempt to halt these efforts, 8 million borrowers enrolled in the SAVE Plan, and 4.5 million borrowers secured a \$0 monthly payment.
- Overseeing the largest increase to the maximum Pell Grant awards in a decade to help put higher-education in reach for more Americans, bringing the maximum award to \$7,395 and extending its reach to 1.2 million more students in the 2024 to 2025 academic year.

Expanding High-Quality Career Pathways and Workforce Development Programs

During President Biden's term, more than \$80 billion from the American Rescue Plan was committed to strengthening and expanding the American workforce—from supporting high-quality free community college programs

in high-demand fields, to expanding Registered Apprenticeships, to attracting and retaining a skilled, diverse workforce in critical industries.

- President Biden made record investments in high-quality workforce development models. In addition to signing a Registered Apprenticeship Executive Order to bolster apprenticeships in the federal workforce, the Administration secured more than \$730 million for Registered Apprenticeships—the gold-standard earn-and-learn pathway—leading to the hiring of more than one million apprentices.
- The Administration supported industry-led sector partnerships, such as the \$500 million Good Jobs Challenge, that bring together employers, unions, community colleges, and other partners to develop high-quality training programs.
- More than one million Americans started a Registered Apprenticeship after President Biden took office, including in new fields. For example, 46 states, Washington D.C., and Puerto Rico now have K-12 teacher Registered Apprenticeship programs; no states had a teacher Registered Apprenticeship program when the Administration took office.
- As First Lady Jill Biden announced in November 2024, 34 states and the District of Columbia now have a free community college program. In total, over 400 colleges, cities, and states now offer tuition-free college and job training—up from about 50 programs when she, President Obama, and then-Vice President Biden launched the America’s College Promise Initiative in 2015.
- More than 80 community colleges across 22 states have created or expanded programming to train semiconductor workers for advanced manufacturing jobs spurred by the President’s CHIPS and Science Act.
- The Administration invested \$225 million through the Strengthening Community College training grants, enabling nearly 200 colleges in more than 30 states to provide affordable, high-quality workforce training for

workers and address major workforce priorities for employers in their local communities.

- First Lady Jill Biden’s leadership in rethinking the high school experience helped drive the Biden-Harris Administration’s effort to better connect both high schools and postsecondary programs to career pathways, which included the Unlocking Career Success Initiative’s \$31 million investment in building model career-connected programs in high schools that will provide up to 120,000 students with pathways to high-wage, high-demand careers.
- As First Lady, Dr. Biden championed community colleges and workforce training programs, traveling the country to highlight evidence-based models and promising practices that connect high school and community college students to good-paying jobs.
- In 2023, First Lady Jill Biden announced five Investing in America Workforce Hubs in regions where the Administration’s Investing in America agenda is catalyzing historic public- and private-sector investments— Augusta, Baltimore, Columbus, Phoenix, and Pittsburgh. Since then, President Biden designated four additional Workforce Hubs in the state of Michigan, Milwaukee, Upstate New York, and Philadelphia. In these Workforce Hubs, the Administration has partnered with state and local officials, employers, unions, community colleges, K-12 schools, and other stakeholders to ensure these regions can meet the demand for labor driven by these investments.

EQUALITY AND OPPORTUNITY FOR ALL AMERICANS

President Biden fought to ensure the promise of America for all individuals and communities across the country, including rural communities, communities of color, Tribal communities, LGBTQ+ individuals, people with disabilities, women and girls, and communities impacted by persistent poverty.

Racial Equality, Equal Opportunity, and Diversity

From Day One, the Biden-Harris Administration committed to restoring the soul of our Nation and made significant progress to redress systemic barriers, reduce burdens, and close unjust gaps. President Biden signed two historic Executive Orders to advance racial equality and support for underserved communities through the Federal Government.

To promote racial equality and protect equal opportunity, President Biden and Vice President Harris focused on:

- Increasing access to federal contracting dollars, capital, and lending programs for small disadvantaged businesses.
- Reducing discrimination and approval bias in the housing market.
- Tackling persistent poverty and building economic prosperity in rural communities.
- Reconnecting communities left behind and divided by historic redlining, disinvestment, and inadequate transportation infrastructure.
- Addressing health and health care disparities, including tackling the maternal health crisis and increasing access to treatment for rare and severe disease like sickle cell.
- Rooting out educational inequities and preserving pathways to equal opportunity.
- Ensuring all Americans can access the federal benefits they are entitled to.
- Promoting fairness, transparency, and accountability in the justice system.

- Countering discrimination and hate-fueled violence.
- Bolstering proactive enforcement that protects the civil rights of all Americans.

Black and Latino Communities

Because of these efforts, the Biden-Harris Administration made record progress:

- Achieved the lowest Black unemployment rate on record and a historically low Latino unemployment rate.
- Lifted 440,000 Black children and 360,000 Latino children out of poverty through increased SNAP benefits, and narrowed racial disparities in child poverty to a historic low during the COVID-19 pandemic through the expanded Child Tax Credit.
- Doubled Black business ownership and increased Latino business ownership by 40% since before the pandemic.
- Tripled the number of SBA-backed loans to Black-owned businesses and doubled the number of SBA-backed loans to Latino-owned businesses.
- Invested a record of more than \$19 billion in Historically Black Colleges and Universities, as well as nearly \$16 billion in Hispanic-Serving Institutions.
- Took on racial bias in home appraisals, closed the racial home value misvaluation gap by 40%, and achieved the largest single-year increase in homeownership rates for Latinos.
- Reduced mortgage insurance premiums for FHA loans, saving more than 130,000 Black households and 185,000 Latino homeowners an average of

\$900 per year.

- Distributed \$2.2 billion in financial assistance to over 43,000 farmers, ranchers, and forest landowners who previously experienced discrimination in loan programs.
- Increased Black families' wealth, even after adjusting for inflation, 60% relative to pre-pandemic levels—the largest increase on record.

To further affirm his commitment to racial justice, President Biden proudly signed the Juneteenth National Independence Day Act—the first new federal holiday since the creation of the Dr. Martin Luther King, Jr. holiday over 40 years ago—to honor and preserve the significance of African American history as U.S. history.

Asian American, Native Hawaiian, and Pacific Islander Communities

President Biden and Vice President Harris prioritized the advancement of opportunity, equality, and safety for Asian American, Native Hawaiian, and Pacific Islander (AA and NHPI) communities. The Biden-Harris Administration:

- Created nearly two million jobs for AA and NHPI workers and historic small business growth.
- Lifted 63,000 AA and NHPI individuals out of poverty by updating SNAP benefits.
- Cut Asian American child poverty by almost 25% during the COVID-19 pandemic—thanks to the American Rescue Plan's expanded Child Tax Credit in 2021, which lifted 56,000 Asian American children out of poverty.
- Delivered \$5 billion in American Rescue Plan funds to AA and NHPI-serving colleges and universities.

- Increased enrollment in Affordable Care Act coverage which resulted in one million more AA and NHPI individuals having access to quality affordable health care in 2024, a 22% increase since 2020.
- Built a Federal Government that looks like America by appointing a record number of AA and NHPI appointees, electing Vice President Kamala Harris, and swearing in three AA and NHPI members of the Cabinet.
- Confirmed a record number of AA and NHPI federal judges, including the first Native Hawaiian federal judge.
- Re-established and expanded the President's Advisory Commission and White House Initiative on Asian Americans, Native Hawaiians, and Pacific Islanders.
- Signed the COVID-19 Hate Crimes Act into law in 2021 and deployed resources to improve the reporting and prevention of hate crimes and strength community-based interventions.
- Recognized the cultural heritage of the Indigenous Peoples and communities of the Pacific Islands by renaming the Pacific Remote Islands Marine National Monument as the Pacific Islands Heritage Marine National Monument.
- Became the first Administration to formally honor the Hui Panalā'au, Native Hawaiians sent to secure United States territorial claim to the islands in the run up to World War II.

Tribal Nations and Native Communities

President Biden and Vice President Harris worked tirelessly to cement their legacy as one of the most supportive Administrations for Tribes ever.

Together, they championed Tribal sovereignty, honored the federal trust responsibility, and strengthened Nation-to-Nation relationships. Through the Investing in America agenda, the Biden-Harris Administration made record investments to support Tribal Nations and Native communities.

President Biden:

- Signed a historic Executive Order to usher in the next era of Tribal self-determination by making reforms to funding programs to be more in line with Tribal decision-making.
- Issued a historic Presidential apology for the Federal Indian Boarding School era, and established the Carlisle Federal Indian Boarding School National Monument in Carlisle, Pennsylvania to tell the story of the oppression endured by thousands of Native children and their families at this site and others that the Federal Government operated across the country for more than 150 years.
- Cut the Native American child poverty rate by over a third in 2021, bringing the gap between Native American and white child poverty rates to a record low thanks largely to the American Rescue Plan's expansion of the Child Tax Credit, which lifted nearly 90,000 Native American children out of poverty.
- Nearly doubled the total dollar amount of SBA-backed loans to Native American-owned small businesses.
- Provided \$118 million in funding to help fight the opioid epidemic in Tribal Communities.
- Established the White House Initiative on Advancing Educational Equity, Excellence, and Economic Opportunity for Native Americans and Strengthening Tribal Colleges and Universities.
- Eliminated copayments for Native American veterans receiving care from the Department of Veterans Affairs.

- Signed two Presidential Memoranda directing federal agencies to submit plans of action to implement meaningful consultation with Tribal Nations and establishing uniform standards for Tribal Consultation.
- Made historic appointments of Native Americans across the Administration, including Secretary Deb Haaland and over 80 Native Americans in senior Administration roles.
- Made the largest direct federal investment in Tribal Nations ever of \$32 billion through the American Rescue Plan.
- Invested \$13 billion through the Bipartisan Infrastructure Law to build high-speed internet, roads, bridges, public transit, clean water, and improve sanitation in Tribal communities.
- Invested \$700 million in Native American communities for climate resilience and adaptation programs, drought mitigation, home electrification, and clean energy development through the Inflation Reduction Act.
- Re-launched the Tribal Nations Summit and re-established the White House Council on Native American Affairs that serves to foster an all-of-government approach to coordinating and developing Tribal policy.
- Signed an Executive Order to improve public safety and criminal justice and address the crisis of Missing and Murdered Indigenous People by directing agencies to prioritize addressing this crisis and develop a coordinated and comprehensive federal law enforcement strategy.
- Signed a Presidential Memorandum to Restore Healthy and Abundant Native Fish Populations in the Columbia River, which supports cultural

and spiritual practices, commerce, and economic growth for Tribes.

- Strengthened gender-based violence protections for Tribal communities and established the Not Invisible Act Commission.
- Protected and conserved lands and waters significant to Tribes, including restoring protections for Grand Staircase-Escalante National Monument and Bears Ears National Monument in Utah; establishing Avi Kwa Ame National Monument in Nevada and Baaj Nwaajio I'tah Kukveni—Ancestral Footprints of the Grand Canyon National Monument in Arizona; designating the Chumash Heritage National Marine Sanctuary off the coast of California; expanding the Berryessa-Snow Mountain National Monument in northern California; and creating the Chuckwalla National Monument and the Sáttítla Highlands National Monument in California.
- Signed more than 400 co-stewardship or co-management agreements to allow Tribal Nations to collaborate with the Federal Government to manage the federal lands, waters, and resources that are most important to them.
- Released the first-of-its-kind government-wide Indigenous Knowledge guidance that assists federal agencies in recognizing and including Indigenous Knowledge in federal research, policy, and decision making.

Historic Appointments to the Judiciary

President Joe Biden set a historic precedent by appointing the most demographically diverse federal judiciary in U.S. history.

- Since January 2021, the Senate has confirmed 235 of President Biden's nominees to lifetime federal judgeships. This is the largest number of confirmations in a single presidential term since the 1980s.

- Of the 235 individuals who were confirmed to lifetime positions on federal courts, 63% are women, and 60% are people of color. President Biden appointed more women (150); people of color (139); Black judges (63); Black women (40); Hispanic judges (39); Asian American, Native Hawaiian, and Pacific Islander judges (41); Native American judges (4); and LGBTQ+ judges (12) than any other administration (whether 4 or 8 years) in history.
- In April 2022, Ketanji Brown Jackson was confirmed by the United States Senate as Associate Justice of the Supreme Court, the first Black woman to ever serve on the Court.
- President Biden ensured professional diversity by appointing a record number of judges with backgrounds and experiences that have long been overlooked, such as advocates for civil rights, worker's rights, immigrants' rights, and more.

LGBTQ+ Rights

President Biden believed that everyone should be treated with respect and dignity and be able to live without fear no matter who they are or whom they love. During his term, President Biden:

- Signed the Respect for Marriage Act into law, recognizing same-sex marriage as legal in every state in the nation.
- Signed an Executive Order Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation, directing all federal agencies to implement fully all federal laws that prevent discrimination on the basis of sex, including sexual orientation and gender identity.
- Issued a categorical pardon for former military service members convicted of crimes based on their sexual orientation and gender identity, unlocking access to additional VA benefits such as medical care, disability benefits, home loan guarantee, and burial benefits.

- Ended the prohibition on blood donation by gay and bisexual men.
- Reversed the ban on transgender military service.
- Appointed barrier-breaking LGBTQ+ leaders, including the first openly gay Cabinet Secretary confirmed by the U.S. Senate.
- Strengthened the Affordable Care Act to ensure LGBTQ+ communities can access the health care they need.
- Expanded mental health services for LGBTQ+ youth, including by training and hiring 16,000 mental health professionals in schools and by funding mental health services specifically for the LGBTQ+ community through 988, the National Suicide & Crisis Lifeline.
- Combated the discredited practice of so-called “conversion therapy.”

Americans with Disabilities

The Biden-Harris Administration took historic action to protect the rights of people with disabilities and deliver on the promise of the Americans with Disabilities Act. Under President Biden:

- Americans with disabilities saw a historic 20% increase in employment and, and the number of people with disabilities in registered apprenticeships nearly tripled.
- Median household income for disabled Americans rose by over \$10,000 while President Biden was in office.
- The Department of Justice issued a final rule under Title II of the ADA to ensure the accessibility of web content and mobile applications by state and local governments for the more than 50 million people with vision,

hearing, cognitive, and manual dexterity disabilities.

- The Department of Health and Human Services issued two final rules protecting the civil rights of people with disabilities in health care and human services programs under the Affordable Care Act.
- In 2022, the Department of Transportation issued the first-ever Airline Passengers with Disabilities Bill of Rights and issued rules increasing the size and accessibility of lavatories, and requiring airlines to provide prompt, safe, and dignified assistance to passengers with disabilities.
- In 2023, President Biden signed an Executive Order on Increasing Access to High-Quality Care and Supporting Caregivers, directing more than 50 agency actions, including to expand home and community-based services (HCBS) for veterans with disabilities, improve pay for direct support workers, and ensure access to HCBS.
- The U.S. Department of Justice pursued key settlements under the Olmstead Act to ensure people with behavioral disabilities are allowed to receive care in their local communities or at home instead of being unnecessarily secluded in emergency rooms, juvenile detention or residential facilities.
- In 2022, the U.S. AbilityOne Commission issued a final rule ensuring that workers on federal contracts within the AbilityOne Program are paid at least the full minimum wage.
- The Department of Labor issued a proposed rule that will gradually phase out certificates that permit employers to pay workers with disabilities less than the full minimum wage.
- President Biden increased annual funding by \$1.4 billion for Individuals with Disabilities Education Act (IDEA) grants that support special

education services for Pre-K-12 students.

- Federal agencies submitted language access plans with the objective of increasing language equity in government resources, including in American Sign Language, captioning, and simplified English to benefit people with disabilities and people with Limited English Proficiency.
- The White House also hired the first American Sign Language interpreters to provide access to multiple briefings, speeches, and recorded events.

Gender Equity and Equality

The Biden-Harris Administration took historic action to invest in the future of women and girls and advance gender equity. This work has been guided by the first-ever White House Gender Policy Council, which President Biden established to advance the rights of women and girls at home and abroad, and our nation's first-ever National Strategy on Gender Equity and Equality.

President Biden signed Executive Orders and Presidential Memoranda to advance women's rights by directing his Administration to:

- Defend access to reproductive health care.
- Strengthen the military justice system's response to sexual violence.
- Expand and improve research on women's health.
- Improve pay equity for federal workers.
- Address online harassment and abuse, including image-based sexual abuse.

- Expand access to affordable, high-quality care and support care workers and family caregivers.
- Promote accountability for conflict-related sexual violence.
- Expand and diversify registered apprenticeship programs.
- Strengthen our nation's recognition of women's history.

Additionally, during his term, President Biden:

- Affirmed that the Equal Rights Amendment is the law of the land, guaranteeing all Americans equal rights and protections under the law regardless of their sex.
- Signed the VAWA Reauthorization Act of 2022, secured increased funding for VAWA programs by over 35% since 2021, issued the White House's first-ever U.S. National Plan to End Gender-Based Violence, and narrowed the "boyfriend loophole" to help keep guns out of the hands of domestic abusers.
- Restored and strengthened vital protections under Title IX to help keep students and employees safe from sexual assault and harassment on campus, and funded sexual violence prevention programs on university and college campuses.
- Strengthened women's economic security by ensuring women have access to good jobs and safe workplaces free from discrimination, leading to historic gains in women's labor force participation—including the lowest women's unemployment rate in 70 years.
- Advanced women's health care by defending reproductive freedom, improving maternal health outcomes, lowering health care costs for women, closing gaps in women's health research, and extending Medicaid postpartum coverage from 2 months to 12 months of post-

pregnancy care.

- Promoted rights and opportunities for women and girls abroad, launching initiatives to increase women's economic security, address gender-based violence, promote women's participation in peace and security processes, and advance women's leadership and human rights.
- Appointed a record number of female Cabinet Secretaries as well as the nation's first Black woman to serve on the U.S. Supreme Court, Justice Ketanji Brown Jackson, and the first woman ever elected as Vice President, Kamala Harris.

Rural Communities

President Biden invested in rural America to create opportunity for farmers, small businesses, families, and communities. The Biden-Harris Administration:

- Made the largest investment in rural America's electric system since the Rural Electrification Act of 1936, investing \$9.7 billion to help member-owned rural electric cooperatives provide their communities with clean, reliable, and affordable energy.
- Created new and better markets for farmers and ranchers to increase competition, including expanding independent meat and poultry processing capacity and announcing rules to enhance transparency, stop discrimination, and support market fairness.
- Supported farmers, ranchers, and forest landowners in adopting climate-smart agriculture and forestry practices that provide new revenue streams and yield climate change mitigation benefits, reaching an estimated 180,000 farms and over 225 million acres in the next five years.
- Launched the Rural Partners Network (RPN), a program bringing together 25 federal agencies and regional commissions to help rural

community leaders access federal resources. Through RPN, 36 rural and Tribal communities across 10 states and Puerto Rico are receiving support from full-time federal staff who live and work locally. Since its launch, RPN has helped federal agencies deliver over \$8.5 billion in funding to these communities.

- Deployed \$90 billion through the Bipartisan Infrastructure Law and American Rescue Plan to ensure every American has access to affordable, reliable high-speed internet. The Department of Agriculture invested more than \$4 billion in projects to expand access to high-speed broadband and bring new economic opportunities and a better quality of life for more than 680,000 people across 46 states through its ReConnect Program.
- Invested \$4.1 billion through Rural Area Formula Grants at the Department of Transportation to support 1,300 rural transit systems by enabling them to purchase transit vehicles and infrastructure, plan transit more effectively, and fund operations.
- Increased investments in the Rural Education Achievement Program (REAP), the Department of Education's only formula grant program specifically designated towards rural K-12 districts. Since 2020, the program saw an increase of nearly \$35 million, culminating in \$220 million being allocated to rural small and/or low-income schools in 2024.

Puerto Rico

President Biden adopted a pathbreaking approach to investing in Puerto Rico. Through the White House Working Group on Puerto Rico and the Puerto Rico Economic Dialogue, President Biden brought to bear resources across the Federal Government to address issues such as hurricane relief and recovery, energy grid and infrastructure modernization, and workforce development. This approach has been a proven success. Since President Biden and Vice President Harris took office:

- Puerto Rico added more than 100,000 new jobs.

- Unemployment is at a historic low.
- Labor force participation grew to the highest level in more than a decade.
- In 2023, Puerto Rico had its first year of positive net migration since the onset of the COVID-19 pandemic.
- Hundreds of thousands more Puerto Ricans have incomes above the poverty line, thanks to the American Rescue Plan permanently making Puerto Ricans eligible for the same refundable tax credits as other Americans.

DEMOCRACY AND CIVIL RIGHTS

Countering Hate and Protecting Religious Freedom

The Biden-Harris Administration took numerous steps to counter hate in all its forms and promote pluralism:

- Attorney General Merrick Garland appointed the Justice Department's first-ever Anti-Hate Crimes Resources Coordinator and designated staff to oversee expedited review of hate crimes.
- The FBI elevated hate crimes and criminal civil rights violations to its highest-level national threat priority, which increased the resources for hate crimes prevention and investigations and made hate crimes a focus for all 56 of the Bureau's field offices.
- President Biden hosted the first-ever White House United We Stand Summit to address the hate-fueled violence that threatens our public safety and democracy. At the Summit, the White House established the White House Initiative to Counter Hate-Motivated Violence and announced an historic package of new actions to foster national unity and counter hate and toxic polarization.

- President Biden established an interagency group to increase and better coordinate federal efforts to counter Antisemitism, Islamophobia, and related forms of bias and discrimination within the United States.
- The President released the first-ever U.S. National Strategy to Counter Antisemitism, and the first-ever U.S. National Strategy to Counter Islamophobia and Anti-Arab Hate.
- The Biden-Harris Administration sent a guide to the leadership of more than 5,000 colleges and universities with information on resources to promote campus safety, and the Department of Education's Office for Civil Rights issued new guidance through a Dear Colleague Letter to every school district and college in the country, providing examples of Antisemitic discrimination, as well as other forms of hate, that could lead to investigations for violations of Title VI of the 1964 Civil Rights Act.
- The Department of Homeland Security's Cybersecurity Infrastructure Security Agency (CISA) further expanded security capacity-building services to synagogues, community centers, and Jewish day schools. These services include risk assessments, planning assistance, tabletop exercise packages, and active shooter and bomb prevention-related training. Since January 2023, CISA personnel have conducted nearly 400 visits with Jewish houses of worship and other institutions.
- The Office of the Special Envoy to Monitor and Combat Antisemitism at the Department of State promoted throughout the international community the U.S.-led "Global Guidelines for Countering Antisemitism," a set of international best practices for effective public policy against Antisemitism. More than 40 countries and entities have endorsed the guidelines.
- On his first day in office, President Biden rescinded the discriminatory travel ban that prevented individuals from Muslim-majority and African countries from entering the United States. At President Biden's direction, the Department of State conducted a review of visa applications and took

various corrective actions to process applications that were impacted by the discriminatory travel ban, including reconsidering previously denied applications.

- In 2022, President Biden became the first United States President to recognize Arab American Heritage Month, which is observed in April. In 2023 and 2024, President Biden issued proclamations honoring this month.
- On March 15, 2024, President Biden became the first President to mark the International Day to Combat Islamophobia. In observance of this day, the Department of Education's Office for Civil Rights sent a letter to every school district and college in the country, reminding them of their legal obligation to address discrimination against Muslim, Arab, Sikh, South Asian, Hindu, and Palestinian students.
- 14 federal agencies clarified for the first time in writing that Title VI of the 1964 Civil Rights Act's protections prohibit discrimination on the basis of shared ancestry or ethnic characteristics, including certain forms of Antisemitic, Islamophobic, and related forms of discrimination and bias in federally funded programs and activities.
- In 2021, President Biden signed into law the COVID-19 Hate Crimes Act, which includes the Khalid Jabara and Heather Heyer NO HATE Act, to improve the reporting and prevention of hate crimes and ensure that hate crimes information is more accessible to Asian American and Pacific Islander communities.
- Since 2021, the Department of Justice awarded over \$100 million in grants to law enforcement and prosecution agencies, community-based organizations, and civil rights groups to address hate crimes through outreach, investigations, prosecutions, community awareness and preparedness, reporting, hotlines, and victim services.

- Through the Fiscal Year 2024 National Security Supplemental, President Biden secured an additional \$400 million for the Nonprofit Security Grant Program, which funds security improvements and training to nonprofits, including faith-based organizations such as houses of worship.
- President Biden reestablished the White House Office of Faith-Based and Neighborhood Partnerships and agency Centers for Faith-Based and Neighborhood Partnerships to collaborate with religious and community organizations on serving people in need. Through this bipartisan initiative, the Administration worked closely with these organizations on objectives such as encouraging communities to get vaccinated for COVID-19; helping expectant mothers improve their health; connecting young people to jobs, internships, and apprenticeships; and affirming the key roles religious leaders play around the world in locally led development and humanitarian assistance.

Voting Rights

Throughout his term, President Biden continued to call on Congress to pass the John Lewis Voting Rights Advancement Act and Freedom to Vote Act to protect the sacred right to vote in free and fair elections, and ensure the government is working for the people. In addition, President Biden took the following steps:

- In response to obstruction and refusal to even debate the bills, he called for reforming the filibuster to protect our democracy.
- As he fought for legislation, President Biden used the tools at his disposal to strengthen democracy, including issuing an executive order to promote voting access.
- Annual funding for federal civil rights offices increased by 23% during President Biden's time in office. Since then, the Department of Justice more than doubled its number of voting rights attorneys and enforcement staff.

- President Biden marshalled the full resources of the Federal Government to protect American elections from foreign interference and to support state and local officials in their administration of free, fair, and secure elections. The Attorney General established a Task Force to protect election officials from an unprecedented rise in violent threats.

Criminal Justice Reform and Clemency

President Biden and Vice President Harris believed that effective, accountable policing is critical to making our communities safer.

- In 2022, President Biden issued an Executive Order on effective and accountable policing and criminal justice practices that requires federal law enforcement agencies to ban chokeholds; restrict no-knock warrants; mandate the use of body-worn cameras; provide de-escalation training; submit officer misconduct records into a new national database; and restrict the transfer of military equipment to local law enforcement agencies.
- President Biden continued to call on Congress to pass the George Floyd Justice in Policing Act to advance accountability, transparency, and public trust in law enforcement.

President Biden and Vice President Harris also believed that it was time to end the country's failed approach to marijuana:

- To help remedy the country's failed approach to marijuana, including racial disparities, the Administration launched the process to reclassify marijuana under federal law.
- President Biden issued categorical pardons for federal offenses of simple possession of marijuana, lifting barriers to housing, employment, educational opportunities, and more for thousands of Americans.

President Biden used his clemency power to issue more pardons and commutations than any president in United States history.

- As mentioned above, President Biden issued categorical pardons for federal offenses of simple possession of marijuana, lifting barriers for thousands.
- President Biden commuted the death sentences of 37 of the 40 individuals on death row to life imprisonment without the possibility of parole. Those individuals will have their sentences reclassified from execution to life without the possibility of parole.
- In December 2024, President Biden commuted the sentences of close to 1,500 individuals who were placed on home confinement during the COVID-19 pandemic and who successfully reintegrated into their families and communities, and pardoning 39 individuals who were convicted of non-violent crimes.
- In January 2025, President Biden commuted the sentences of nearly 2,500 people convicted of non-violent drug offenses who were serving disproportionately long sentences compared to the sentences they would receive today. Specifically, he provided relief for individuals who received lengthy sentences based on discredited distinctions between crack and powder cocaine, as well as outdated sentencing enhancements for past drug crimes.
- Throughout his term, President Biden corrected sentencing disparities and promoted public safety by issuing historic pardons and commutations for individuals with unduly long sentences convicted of non-violent offenses who had demonstrated a commitment to rehabilitation.
- President Biden redressed a historic injustice by categorically pardoning former LGBTQ+ service members convicted of private conduct because of their sexual orientation.

Preserving Institutions and Rule of Law

President Biden and Vice President Harris took decisive action to restore and strengthen American democracy.

- Upon taking office, he immediately restored the independence of the Department of Justice to respect the rule of law.
- He also signed the Electoral Count Reform and Presidential Transition Improvement Act into law, establishing clear guidelines for certifying electoral votes to preserve the will of the people and protect against the type of attempts to overturn our elections that led to the January 6 insurrection.
- President Biden called for a ban on members of Congress trading stocks.

Supreme Court Reform

In the face of this crisis of confidence in America's democratic institutions, President Biden released a bold plan to reform the Supreme Court:

- **No Immunity for Crimes a Former President Committed in Office.** President Biden called for a constitutional amendment that makes clear no President is above the law or immune from prosecution for crimes committed while in office. This No One Is Above the Law Amendment would state that the Constitution does not confer any immunity from federal criminal indictment, trial, conviction, or sentencing by virtue of previously serving as President.
- **Term Limits for Supreme Court Justices.** President Biden endorsed a system in which the President would appoint a Justice every two years to spend eighteen years in active service on the Supreme Court. Term limits would help ensure that the Court's membership changes with some regularity; make timing for Court nominations more predictable and less arbitrary; and reduce the chance that any single Presidency imposes undue influence for generations to come.
- **Binding Code of Conduct for the Supreme Court.** President Biden called on Congress to pass binding, enforceable conduct and ethics rules

that require Justices to disclose gifts, refrain from public political activity, and recuse themselves from cases in which they or their spouses have financial or other conflicts of interest.

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Exhibit 3

Document title: (6) Exorbitant overdraft fees charged... - President Joe Biden Archived | Facebook

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President Joe Biden Archived's Post

**President Joe Biden Archived** · December 15, 2024 · 🌐

Exorbitant overdraft fees charged by big banks – sometimes \$30 or more – hit vulnerable Americans the hardest.
My new rule is capping them to as little as \$5.



NEWS

THE BIDEN-HARRIS ADMINISTRATION FINALIZED A RULE TO CAP OVERDRAFT FEES TO AS LOW AS \$5

WHITEHOUSE.GOV

10K

2.4K comments 1.8K shares

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**Российский Учёный**
The most caring president in us history. His dedication to Americans will never be forgotten. We love you,Joe!
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**Chad Guertin**
When they say “as low as”, doesn’t that mean that they can still be higher? I'de be more impressed if it said that OD Fees would now only be as high as \$30

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