

**AMENDMENT TO**  
**RULES COMMITTEE PRINT 119-8**  
**OFFERED BY MR. DAVIDSON OF OHIO**

At the end of subtitle B of title XVII, add the following new section:

1 **SEC. 17\_\_\_. ENHANCED PROTECTION AGAINST DEBT COL-**  
2 **LECTOR HARASSMENT OF**  
3 **SERVICEMEMBERS.**

4 (a) COMMUNICATION IN CONNECTION WITH DEBT  
5 COLLECTION.—Section 805 of the Fair Debt Collection  
6 Practices Act (15 U.S.C. 1692c) is amended by adding  
7 at the end the following:

8 “(e) COMMUNICATIONS CONCERNING SERVICEMEM-  
9 BER DEBTS.—

10 “(1) COVERED MEMBER DEFINED.—In this  
11 subsection, the term ‘covered member’ means any of  
12 the following:

13 “(A) A covered member or a dependent as  
14 defined in section 987(i) of title 10, United  
15 States Code.

16 “(B) An individual who was separated, dis-  
17 charged, or released from duty described in  
18 such section 987(i)(1), but only during the 365-

1 day period beginning on the date of separation,  
2 discharge, or release.

3 “(C) A person, with respect to an indi-  
4 vidual described in subparagraph (B), described  
5 in subparagraph (A), (D), (E), or (I) of section  
6 1072(2) of title 10, United States Code.

7 “(2) PROHIBITIONS.—A debt collector may not,  
8 in connection with the collection of any debt of a  
9 covered member—

10 “(A) threaten to have the covered member  
11 reduced in rank;

12 “(B) threaten to have the covered mem-  
13 ber’s security clearance revoked; or

14 “(C) threaten to have the covered member  
15 prosecuted under chapter 47 of title 10, United  
16 States Code (the Uniform Code of Military Jus-  
17 tice).”.

18 (b) UNFAIR PRACTICES.—Section 808 of the Fair  
19 Debt Collection Practices Act (15 U.S.C. 1692f) is amend-  
20 ed by adding at the end the following:

21 “(9) The representation or implication to any  
22 covered member (as defined under section 805(e)(1))  
23 that failure to cooperate with a debt collector will re-  
24 sult in—

1                   “(A) a reduction in rank of the covered  
2                   member;

3                   “(B) a revocation of the covered member’s  
4                   security clearance; or

5                   “(C) prosecution under chapter 47 of title  
6                   10, United States Code (the Uniform Code of  
7                   Military Justice).”.

8           (c) GAO STUDY.—The Comptroller General of the  
9   United States shall conduct a study and submit a report  
10 to Congress on the impact of this section on—

11           (1) the timely delivery of information to a cov-  
12           ered member (as defined in section 805(e) of the  
13           Fair Debt Collection Practices Act, as added by this  
14           section);

15           (2) military readiness; and

16           (3) national security, including the extent to  
17           which covered members with security clearances  
18           would be impacted by uncollected debt.

