

AMENDMENT TO RULES COMMITTEE PRINT 118-

36

OFFERED BY MS. DEAN OF PENNSYLVANIA

Page 762, after line 25, insert 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.

