

116TH CONGRESS
1ST SESSION

H. R. 5003

To amend the Fair Debt Collection Practices Act to provide enhanced protection against debt collector harassment of members of the Armed Forces, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 8, 2019

Ms. DEAN introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To amend the Fair Debt Collection Practices Act to provide enhanced protection against debt collector harassment of members of the Armed Forces, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Fair Debt Collection
5 Practices for Servicemembers Act”.

1 **SEC. 2. ENHANCED PROTECTION AGAINST DEBT COL-**
2 **LECTOR HARASSMENT OF MEMBERS OF THE**
3 **ARMED FORCES.**

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) DEFINITION.—In this subsection, the term
11 ‘covered member’—

12 “(A) has the meaning given the term in
13 section 987(i)(1) of title 10, United States
14 Code; and

15 “(B) means an individual who was sepa-
16 rated, discharged, or released from duty de-
17 scribed in such section 987(i)(1), but only dur-
18 ing the 365-day period beginning on the date of
19 separation, discharge, or release.

20 “(2) PROHIBITIONS.—A debt collector may not,
21 in connection with the collection of any debt of a
22 covered member—

23 “(A) communicate with any individual
24 above a covered member in the chain of com-
25 mand, including for the purpose of acquiring lo-
26 cation information about the covered member;

1 “(B) threaten to have the covered member
2 reduced in rank; or

3 “(C) threaten to have the covered mem-
4 ber’s security clearance revoked.”.

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

8 “(9) The representation to any covered member
9 (as defined under section 805(e)(1)) that failure to
10 cooperate with a debt collector will result in—

11 “(A) a reduction in rank of the covered
12 member;

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

15 “(C) prosecution under chapter 47 of title
16 10, United States Code (the Uniform Code of
17 Military Justice).”.

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