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October 2, 2013

The Honorable Bernie Sanders  
Chairman of the Senate Committee on Veterans' Affairs  
U.S. Senate Committee on Veterans' Affairs  
412 Russell Senate Bldg.  
Washington, D.C. 20510

The Honorable Jeff Miller  
Chairman of the House Committee on Veterans' Affairs  
335 Cannon HOB  
Washington, D.C. 20515

**Re: Protecting our Servicemembers**

Dear Senator Sanders and Congressman Miller:

As chairpersons of the Senate and House Committees on Veterans' Affairs, you are in a unique position to help extend important financial protections for our servicemembers and safeguard them from unnecessary financial pressures. I ask that your committees consider legislation providing for state level enforcement authority over the Servicemembers' Civil Relief Act ("SCRA").

The SCRA has protected our servicemembers from the financial pressures associated with active duty for over a century. These protections are only valuable if the financial institutions that implement the SCRA comply with the law. Recent federal settlements with Capital One and J.P. Morgan Chase, which provided remediation for debt collection activities in violation of the SCRA, provide a stark reminder that we must remain vigilant in our protection of servicemembers by demanding strict compliance with the SCRA.

Our troops have been engaged in overseas combat for more than a decade, making strict compliance the SCRA all the more essential. In these times a single violation of the SCRA is one too many. Those men and women should not be distracted from their mission by having to deal with unnecessary (and illegal) financial conflict at home.

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Page 2 of 2

That is why I am asking that you amend the SCRA to provide for state level enforcement of its servicemember protections. Adding an additional layer of enforcement at the state level would provide a more comprehensive enforcement scheme and further ensure compliance with this critical law. As the chief consumer protectors in our respective states, and the "boots on the ground," state attorneys general are often the first to hear about abuses in the arena of consumer debt, including abuses of servicemembers. We are often in the best position to quickly respond. This model of concurrent enforcement has worked successfully in many other areas, including securities regulation many different consumer protection statutes. The importance of a comprehensive state and federal regulatory scheme was recognized by the drafters of the Dodd-Frank Act, which gives concurrent enforcement authority to state attorneys general in several areas. Additionally, as illustrated by the national mortgage settlement and many other multistate settlements, state consumer protection agencies are particularly adept at working together to address financial issues of national concern and are well-positioned to contribute to the comprehensive enforcement of the SCRA.

I sincerely appreciate your consideration. Please feel free to contact me if I can provide any additional information, or if you would like to discuss this issue further. You may also reach out to my Chief Deputy, Ian McConnel, at 302-577-8533.

We look forward to hearing from you.

Sincerely,

A handwritten signature in black ink, appearing to read "Joe Biden", written over a diagonal line that extends from the bottom left towards the center.

Joseph R. Biden, III  
Attorney General of the State of Delaware