



THE MILITARY COALITION

April 11, 2016

The Honorable Lindsey Graham
290 Russell Senate Office Building
United States Senate
Washington, D.C. 20510

The Honorable Jack Reed
728 Hart Senate Office Building
United States Senate
Washington, D.C. 20510

Dear Senators Graham and Reed:

The Military Coalition (TMC), a consortium of uniformed services and veterans organizations representing more than 5.5 million current and former servicemembers and their families and survivors writes to urge your support for S. 2331, the **Servicemembers Civil Relief Act (SCRA) Rights Protection Act of 2015**. This important bill would safeguard vital protections afforded to our military men and women and their families by ensuring that pre-dispute arbitration agreements are not valid or enforceable when disagreements arise under contracts governed by SCRA.

A service member's mission can easily be jeopardized when their military duties are interrupted with financial burdens at home. Recognizing this as a personnel readiness issue, Congress enacted certain economic and legal protections under SCRA to ensure our servicemembers could devote all of their energy to focus on their missions.

However, sometimes servicemembers are unable to exercise their SCRA rights because of increased use of forced arbitration clauses buried in the fine print of certain contracts, including mortgage origination documents, automobile leases, and student loans. Forced arbitration clauses preclude access to the judicial system by funneling claims into private, costly arbitration systems which, in fact, bypass SCRA protections. If passed, S. 2331 would guarantee our military servicemembers can exercise their rights granted by SCRA, even in cases of forced arbitration.

The Military Coalition strongly urges Congress to quickly pass S. 2331. Because SCRA protections impinge military personnel morale and readiness, TMC also respectfully requests the Senate Armed Services Committee to incorporate the legislative language of S. 2331 into the Fiscal Year 2017 National Defense Authorization Act.

It's time for Congress to act to protect our brave men and women who commit their lives to defending our country.

Sincerely,
The Military Coalition
(signatures enclosed)

Air Force Association
Air Force Sergeants Association
Air Force Women Officers Associated
AMVETS (American Veterans)
Army Aviation Association of America
AMSUS, the Society of Federal Health Professionals
Association of the United States Army
Association of the United States Navy
Chief Warrant & Warrant Officers Association, USCG
Commissioned Officers Association of the U.S. Public Health Service, Inc.
Enlisted Association of the National Guard of the United States
Fleet Reserve Association
Gold Star Wives
Iraq & Afghanistan Veterans of America
Jewish War Veterans of the United States of America
Marine Corps Reserve Association
Military Officers Association of America
Military Order of the Purple Heart
National Association for Uniformed Services
National Guard Association of the United States
National Military Family Association
Naval Enlisted Reserve Association
Non Commissioned Officers Association
Reserve Officers Association
The Military Chaplains Association of the United States of America
Tragedy Assistance Program for Survivors
The Retired Enlisted Association
United States Army Warrant Officers Association
United States Coast Guard Chief Petty Officers Association
Veterans of Foreign Wars of the United States
Vietnam Veterans of America

Military Coalition Letter in re: S. 2331 April 11, 2016