

March 10, 2021

The Honorable Madeleine Dean
U.S. House of Representatives
129 Cannon House Office Building
Washington, DC 20515

Dear Representative Dean:

On behalf of the American Financial Services Association (AFSA), I am writing to express our strong support of H.R. 1491, the “*Fair Debt Collection Practices for Servicemembers Act*,” and to urge the House of Representatives to pass this legislation as quickly as possible.

AFSA represents many community-based businesses that provide consumers with various kinds of credit, including traditional installment loans, mortgages, direct and indirect vehicle financing, payment cards, and retail sales finance. We are strenuously opposed to abusive debt collection practices, particularly those that affect the men and women serving our country.

The bipartisan *Fair Debt Collection Practices for Servicemembers Act* rightly prohibits a debt collector from threatening a servicemember’s rank, security clearance, and prosecution under the Uniform Code of Military Justice. These are important protections that should be included in the Fair Debt Collection Practices Act (FDCPA).

AFSA stands with you and with our country’s servicemembers in strong support of this legislation. Thank you for your efforts, and please do not hesitate to contact me at 202-776-7300 or cwinslow@afsamail.org if we can be of assistance to you and your staff as this critical legislation moves forward.

Sincerely,

A handwritten signature in black ink that reads 'Celia Winslow'. The signature is written in a cursive style and is positioned above the printed name.

Celia Winslow
Senior Vice President
American Financial Services Association