

**AMENDMENT IN THE NATURE OF A SUBSTITUTE  
TO H.R. 5003**

**OFFERED BY MS. DEAN OF PENNSYLVANIA**

**(Amendment to Fair Debt Collection Practices for  
Servicemembers Act)**

Strike all after the enacting clause and insert the  
following:

1 **SECTION 1. SHORT TITLE.**

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

4 **SEC. 2. ENHANCED PROTECTION AGAINST DEBT COL-  
5 LECTOR HARASSMENT OF  
6 SERVICEMEMBERS.**

7 (a) COMMUNICATION IN CONNECTION WITH DEBT  
8 COLLECTION.—Section 805 of the Fair Debt Collection  
9 Practices Act (15 U.S.C. 1692c) is amended by adding  
10 at the end the following:

11 “(e) COMMUNICATIONS CONCERNING SERVICEMEM-  
12 BER DEBTS.—

13 “(1) DEFINITION.—In this subsection, the term  
14 ‘covered member’ means—

1           “(A) a covered member or a dependent as  
2 defined in section 987(i) of title 10, United  
3 States Code; and

4           “(B)(i) an individual who was separated,  
5 discharged, or released from duty described in  
6 such section 987(i)(1), but only during the 365-  
7 day period beginning on the date of separation,  
8 discharge, or release; or

9           “(ii) a person, with respect to an individual  
10 described in clause (i), described in subpara-  
11 graph (A), (D), (E), or (I) of section 1072(2)  
12 of title 10, United States Code.

13           “(2) PROHIBITIONS.—A debt collector may not,  
14 in connection with the collection of any debt of a  
15 covered member—

16           “(A) communicate with any individual  
17 above a covered member in the chain of com-  
18 mand for the purpose of acquiring location in-  
19 formation about the covered member;

20           “(B) threaten to have the covered member  
21 reduced in rank; or

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

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

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

7 “(A) a reduction in rank of the covered  
8 member;

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

11 “(C) prosecution under chapter 47 of title  
12 10, United States Code (the Uniform Code of  
13 Military Justice).”.

