



December 1, 2015

125 N. West Street
Alexandria, VA 22314

1-800-FRA-1924
703-683-1400
703-549-6610 (fax)

The Honorable Jack Reed
United States Senate
28 Hart Senate Office Building
Washington, D.C. 20510
Fax: (202) 224-4680

The Honorable Lindsey Graham
United States Senate
290 Senate Russell Office Building
Washington, DC 20510
Fax: (202) 224-3808

Dear Senators Reed and Graham:

The Fleet Reserve Association (FRA) writes to thank you for your leadership in sponsoring your bi-partisan bill, the Servicemembers Civil Relief Act (SCRA) Rights Protection Act of 2015 (S. 2331).

Your legislation would strengthen vital protections for our military men and women and their families by ensuring that predispute arbitration agreements are not valid or enforceable when disagreements arise under contracts governed by the SCRA. In plain terms, your bill guarantees all of the rights already granted to service families under the law.

Many of our servicemembers have been unable to enforce their SCRA rights due to the increased use of forced arbitration clauses buried in the fine print of all types of contracts, including mortgage origination documents, automobile leases and student loans. These clauses eliminate access to the courts that would protect them and, instead, funnel all claims against those who are deployed into private, costly arbitration systems set up by the same businesses that hope to bypass the law in the first place.

Congress has previously enacted laws to ban forced arbitration for disputes brought by auto dealers. Certainly our nation's servicemembers should be afforded the same protections on other types of contracts.

The FRA point of contact is Stephen Tassin, Assistant Director of Legislative Programs, at the above numbers or (stephent@fra.org).

Sincerely,

THOMAS J. SNEE
National Executive Director