



# 2017 LEGISLATIVE SESSION AG REQUEST LEGISLATION

## EXPANDING PROTECTIONS FOR MILITARY CONSUMERS

Military consumers shouldn't get stuck with contracts they can't use because they are deployed.

### PROBLEM

Military service members, including those serving in the National Guard and Reserves, can experience significant upheaval when they are called to active duty or are relocated. These abrupt changes can have significant impacts on routine financial commitments military service members had in civilian life.

A number of everyday service contracts are not covered by existing law. This can leave military service members stuck paying for contracts they cannot use because of their military service obligations.

### BACKGROUND

The existing federal and state versions of the Servicemembers Civil Relief Act (SCRA) provide various financial and legal protections for military service members ordered to active duty. These laws allow men and women serving their state and country to focus their full attention on their military responsibilities without adverse consequences. Examples of existing SCRA protections are provisions allowing the early termination of residential and automobile leases, and cell phone contract termination.

A number of states have enacted expanded consumer protections, including Arizona, Indiana, Minnesota, New York, and Oregon.

### LEGISLATION (SB 5041 - HB 1056)

To prevent military consumers from getting stuck with contracts they can't use when they are called to active duty or have to relocate, this legislation amends the state Service Members Civil Relief Act to allow a military service member to cancel or suspend a service contract for:

- A gym membership or other health studio services;
- Internet services;
- Subscription television services;
- Telecommunications services; and
- Satellite radio services.

The legislation prevents a military service member from being charged penalties or fees when canceling or suspending a contract. The bill also permits the reinstatement of the contract under previous or generally favorable terms. In addition, the legislation adjusts the definition of "service member" so the protections cover both National Guard and active-duty military personnel, and it makes a technical change clarifying existing Attorney General enforcement authority.



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