
SENATE BILL 6737

State of Washington 59th Legislature 2006 Regular Session

By Senators Fairley, Mulliken, Haugen, Franklin and Rasmussen

Read first time 01/19/2006. Referred to Committee on Financial Institutions, Housing & Consumer Protection.

1 AN ACT Relating to military borrowers; and amending RCW 31.45.210.

2 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

3 **Sec. 1.** RCW 31.45.210 and 2005 c 256 s 1 are each amended to read
4 as follows:

5 (1) A licensee shall:

6 (a) When collecting any delinquent small loan, not garnish any
7 wages or salary paid for service in the armed forces;

8 (b) Defer for the duration of the posting all collection activity
9 against a military borrower who has been deployed to a combat or combat
10 support posting for the duration of the posting;

11 (c) Not contact, or threaten to contact either orally or in
12 writing, the military chain of command of a military borrower in an
13 effort to collect a delinquent small loan;

14 (d) Honor the terms of any repayment agreement between the licensee
15 and any military borrower, including any repayment agreement negotiated
16 through military counselors or third party credit counselors; and

17 (e) Not make a loan from a specific location to a person that the
18 licensee knows is a military borrower when the military borrower's

1 commander has notified the licensee in writing that the specific
2 location is designated off-limits to military personnel under their
3 command.

4 (2) For purposes of this section, "military borrower" means any
5 active duty member or spouse of the armed forces of the United States,
6 or any member or spouse of the national guard or the reserves of the
7 armed forces of the United States who has been called to active duty.

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