

**Ensure the integrity and enhancement of the Servicemembers Civil Relief Act
(USERRA & SCRA)
Resolution 25-24**

WHEREAS, Congress enacted the Soldiers' and Sailors' Civil Relief Act (SSCRA) in 1917; and

WHEREAS, Congress comprehensively updated the SSCRA in 2003, and the current law is known as the Servicemembers Civil Relief Act (SCRA); and

WHEREAS, the SSCRA/SCRA has served our nation well for almost 100 years, but the law requires constant updating to address new situations not anticipated by Congress and to fill loopholes in enforcement; and

WHEREAS, under 50 U.S.C. §§ 3901—4043 (SCRA), reserve component servicemembers are not protected under this act while in training duty status or National Guard Active Guard and Reserve status; and

WHEREAS, according to the Department of Defense, more than one million reserve personnel have been called to active duty at least once (some multiple times) since the terrorist attacks of September 11, 2001, proving that the civil relief statute is important and relevant, now more than ever; and

WHEREAS, recent developments have seen attempts to disband or weaken the Consumer Financial Protection Bureau (CFPB), which plays a vital role in ensuring that financial institutions comply with protections under the SCRA; and

WHEREAS, the CFPB is essential to ensuring the effective enforcement of the SCRA, as it provides necessary oversight and enforcement for preventing financial institutions from discriminating against servicemembers, including those in the reserve components, and ensures they are not unfairly treated in financial transactions; and

WHEREAS, the disbanding or reduction in the CFPB's resources would undermine its ability to protect the financial rights of servicemembers and severely hamper the implementation of the SCRA; and

WHEREAS, it is critical to restore the CFPB's full bandwidth and resources to ensure it can effectively enforce the provisions of the SCRA and protect servicemembers from financial harm during their periods of service;

NOW, THEREFORE, BE IT RESOLVED, that ROA, chartered by Congress, urges Congress to enact legislation improving the Servicemembers Civil Relief Act and its enforcement mechanisms, with such legislation to include, at a minimum, the following items:

a. Amend 50 U.S.C. §§ 3901—4043 (SCRA) to include:

1. Reserve and National Guard personnel performing Inactive Duty for Training.
2. Reserve and National Guard personnel performing Annual Training.
3. Reserve and National Guard personnel attending training.

4. Reserve and National Guard personnel performing service due to emergency not ordered by the President.
 - b.** Amend the SCRA to forbid discrimination against National Guard and Reserve personnel in the extension of credit and in financial transactions.
 - c.** Amend the SCRA to broaden the types of leases and contracts that the individual is permitted to terminate upon call to active duty.
 - d.** Amend the SCRA to broaden the types of insurance that the service member is entitled to reinstate after release from a period of service if such insurance coverage was terminated during the individual's period of service.
 - e.** Amend the SCRA to apply the provisions for mandatory continuances and default judgment protections to arbitration proceedings.
 - f.** Restore the full bandwidth and resources of the CFPB to ensure its continued ability to enforce the SCRA, protect servicemembers from financial discrimination, and uphold the law's protections.

Renewed by R&L Committee 13 March 2025

Renewed by the National Convention, 2 Oct 2022

Renewed: 29 Sept 2019 (Res 16-27), 14 Sept 2016, 10 Aug 2013 and 29 Aug 2019

Adopted by ROA National Convention, 10 Feb 2010 Source: ROA Headquarters, Feb 2010