



April 3, 2023

The Honorable Amy Klobuchar  
425 Dirksen Senate Building  
Washington, DC 20510

The Honorable Kevin Cramer  
313 Hart Senate Building  
Washington, DC 20510

Dear Senators Klobuchar and Cramer:

The Military Coalition (TMC) represents more than 5.5 million servicemembers, retirees, veterans, their families, and survivors. TMC writes to share our support for the Servicemembers' Credit Monitoring Enhancement Act. The continued financial readiness of servicemembers and their families is vital to national security. The current legislation, known as the Fair Credit Reporting Act, provides a safety net for most but not for all of our uniformed services as we would intend. The key to oversight is to expand the current law to include all servicemembers – a course of action TMC has long supported.

We appreciate that this legislation also expands credit monitoring coverage to spouses and dependents of uniformed servicemembers who, according to Federal Trade Commission [research](#), are just as likely to be targets of fraud and ID theft as those in uniform. When a scam victimizes a spouse or dependent, it affects the entire family.

TMC thanks you for your work on this issue and asks Congress to take swift action on this bill.

Sincerely,

Jack Du Teil  
President  
The Military Coalition

cc: Chairman Jack Reed, Senate Armed Services Committee  
Ranking Member Roger Wicker, Senate Armed Services Committee

See attached list of TMC organizations.

Air Force Association (AFA)

AMVETS (American Veterans)

AMSUS, the Society of Federal Health Professionals

Blinded Veterans Association (BVA)

Blue Star Families

Commissioned Officers Association of the US Public Health Service (COA)

Chief Warrant Officers Association of the US Coast Guard (CWOA)

Fleet Reserve Association (FRA)

Gold Star Wives of America (GSW)

Iraq and Afghanistan Veterans of America (IAVA)

Jewish War Veterans of the United States of America (JWV)

Marine Corps League (MCL)

Military Chaplains Association of the United States of America (MCA)

Military Officers Association of America (MOAA)

National Military Family Association (NMFA)

Naval Enlisted Reserve Association (NERA)

Non Commissioned Officers Association (NCOA)

Reserve Organization of America (ROA)

Service Women's Action Network (SWAN)

TREA: The Enlisted Association

Tragedy Assistance Program for Survivors (TAPS)

United States Army Warrant Officers Association (USAWOA)

Veterans of Foreign Wars (VFW)

Vietnam Veterans of America (VVA)