



# THE JBSA JURIST

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## Debt Collection

As a servicemember, failure to pay a lawful debt is not just bad for your credit score, it can have an impact on your eligibility to obtain a security clearance or even, in extreme cases, be cause for adverse administrative action or prosecution. Some finance companies are aware of this and have adopted a practice of threatening to call servicemembers' commanding officers if they fall behind on their payments or default on a debt. Such debt collection tactics are forbidden by law and should be reported. The following excerpt from a press release issued by the Consumer Financial Protection Bureau (CFPB) highlights the outcome of one such case.

Security National Automotive Acceptance Company, LLC (SNAAC) is an Ohio-based auto finance company that operates in more than two dozen states and specializes in lending to servicemembers. It lends money primarily to active duty and former military to buy used motor vehicles. The CFPB sued SNAAC in June 2015.

When consumers defaulted on their loans, the CFPB alleged, SNAAC used aggressive collection tactics that took advantage of servicemembers' special obligations to remain current on debts. Both active duty and former servicemembers could encounter trouble with the company if they missed or were late on payments. Once servicemembers defaulted, they became subject to repeated threats to contact their chain of command. In many other instances, the company exaggerated the consequences of not paying.

On 28 October 2015, the CFPB filed an administrative order against SNAAC for engaging in illegal debt collection practices. The order requires the company to refund or credit about \$2.28 million to servicemembers and other consumers who were allegedly harmed, and pay a penalty of \$1 million. A separate court order bans SNAAC from using aggressive tactics, such as exaggeration, deception, and threats to contact commanding officers, to coerce servicemembers into making payments.

Servicemembers struggling with debt have many resources available to help, including legal assistance through the Staff Judge Advocate office. If you have been subject to illegal debt collection practices you may benefit from consulting with a legal assistance attorney about submitting a complaint to the CFPB. If you have any questions about this or other personal legal matters, contact your legal assistance office using the phone numbers listed on the second page of this newsletter to schedule an appointment.

If you are dealing with financial challenges that have not reached the point of requiring legal assistance, you can receive free education and personal financial planning help at any of the JBSA Military and Family Readiness Centers. Visit [www.jbsa.mil/Resources/MilitaryFamilyReadiness.aspx](http://www.jbsa.mil/Resources/MilitaryFamilyReadiness.aspx) to learn more.

**AREA DEFENSE COUNSEL**

*ADCs are experienced judge advocates outside the local chain of command to allow Airmen completely confidential legal advice for criminal and adverse matters.*

**Ft Sam Houston: DSN 471-9679**

**Lackland: DSN 473-2924/2926**

**Randolph: DSN 487-2274**

**SPECIAL VICTIMS' COUNSEL**

*SVCs are experienced, independent judge advocates who provide confidential legal advice to victims of sexual assault. They serve both restricted and unrestricted reporters, help victims understand their legal rights, and explain how the legal process works for processing sex assault claims.*

**JBSA (Lackland): DSN 473-4748**

**PREPARE FOR YOUR  
LEGAL ASSISTANCE APPOINTMENT**

**LOG ONTO: <https://aflegalassistance.law.af.mil>**

**Wills & Power of Attorney Powers of Attorney**

1. Click on tab "Legal Worksheets"
2. Complete worksheet for documents you wish to have created
3. Save your ticket number, then call the Legal Office for an appointment!
4. Please complete survey online

**Legal Assistance**

1. Click on tab "Legal Information"
2. If the information you are looking for is not listed, call the Legal Office for an appointment!
3. Please complete online survey!

**TO SCHEDULE AN APPOINTMENT CALL  
ONE OF THE OFFICES BELOW**

**JBSA-Ft Sam Houston**

502 FSG/JA  
2422 Stanley Road

*Legal Assistance Primarily by  
Appointment*

**Walk-in Hours**

Tues 0830-1030 All eligible clients  
Thurs 0830-1030 Active Duty only

**Will Executions**

Thurs 1330-1430

**Notary and Powers of Attorney**

Mon-Thurs 0730-1630  
Fri 0730-1200

**DSN 420-0169  
Comm: 210-808-0169**

**JBSA-Randolph**

502 SFLSG/JA  
1 Washington Circle, Bldg 202

*Legal Assistance Primarily by  
Appointment*

**Walk-in Hours**

Mon 1000-1100 Active Duty only

**Will Executions**

Fri 0900-1100 By appointment only  
Provide ticket number from the  
website when scheduling

**Notary and Powers of Attorney**

Mon-Fri 0800-1130 and 1300-1500

**DSN 487-6781  
Comm: 210-652-6781**

**JBSA-Lackland**

502 ISG/JA  
1701 Kenly Ave, Suite 134

*Legal Assistance Primarily by  
Appointment*

**Walk-in Hours**

Wed 0800-0930 All eligible clients

**Notary and Powers of Attorney**

Mon, Tues, Thurs, Fri 0800-1530  
Wed 0800-1230

**DSN 473-3362  
Comm: 210-671-3362**



**WISDOM - VALOR - JUSTICE**