

February 12, 2018

Chairman John Thune
Ranking Member Bill Nelson
U.S. Senate Committee on Commerce
512 Dirksen Senate Office Building
Washington, DC 20510

Dear Chairman Thune, Senator Nelson, and Members of the Commerce Committee:

As your Committee addresses the work of the U.S. Federal Trade Commission (FTC), including review of nominations to the FTC, we urge the Committee's consideration of an issue within FTC jurisdiction which may not have arisen to the Committee's attention. While antitrust laws often dominate the FTC's work, the FTC is also charged with stopping misleading advertising and consumer fraud, including misleading advertising and fraud that targets veterans and servicemembers.

Servicemembers, veterans, military families, and survivors are targeted by misleading advertising and consumer fraud. For example, pay day lenders frequently operate near military bases and target servicemembers and military families with exorbitant interest rates; student loan lenders have violated servicemembers' federal statutory right to a low interest rate, including a zero percent interest rates while serving in hostile war zones (leading, for example, to the U.S. Department of Justice's \$60M [settlement](#) with the nation's largest student loan servicer, Sallie Mae/Navient, for denying servicemembers their statutory rights, and prior settlements with the five largest home mortgage loan servicers for similarly violating servicemembers' statutory rights); and predatory colleges have engaged in consumer fraud and deceptive advertising targeting military-connected students. The FTC has played a key role in protecting servicemembers and veterans, most recently, for example, securing \$100M in a [settlement](#) for students who were deceived by DeVry University.

As the Committee undertakes its upcoming review of nominations to the FTC and priorities for FTC work, we respectfully urge the Committee to elevate the priority of consumer fraud targeting our nation's heroes.

Sincerely,

Keith A. Reed
Headquarters Executive Director
Air Force Sergeants Association

Kathy Roth-Douquet
CEO
Blue Star Families

Kevin Cochie
The Military Coalition Representative
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