



OFFICE OF THE ASSISTANT SECRETARY OF DEFENSE
4000 DEFENSE PENTAGON
WASHINGTON, D.C. 20301-4000

SEP 14 2018

Mr. Ted Painter, Co-Director
Mr. Alex Morosky, Co-Director
National Military & Veterans Alliance
6022 Knights Ridge Way
Alexandria, VA 22310

Dear Mr. Painter and Mr. Morosky:

Thank you for your letter of August 21, 2018, to Secretary Mattis, concerning the enforcement and supervision of the Military Lending Act (MLA). As the Department's regulations implementing the MLA fall under my purview, I am responding on behalf of the Secretary.

The Secretary fully supports the MLA and remains committed to protecting the financial well-being of our Service members and their families. Any changes proposed to the Department's regulations implementing the MLA will be made only when necessary, and with the aim of not reducing any of the protections currently afforded.

In monitoring MLA implementation and compliance, the Department relies, in part, on feedback from multiple sources to ensure protections are working as intended. In this regard, we appreciate the shared insights of your organization. Your active involvement not only helps the Department in monitoring compliance, but also helps educate Service members on protections afforded by the MLA and how to report suspected violations.

Within the Department, we continue to work closely with the Consumer Financial Protection Bureau and other Federal agencies to protect Service members as well as provide financial literacy training to Service members throughout their military career. Training includes education on the responsible use of credit, available alternatives to high-cost credit products, consumer protections available under law, and how and where to report potential violations of those rights.

Thank you for your continued interest in, and dedicated support for, protecting Service members and their families.

Sincerely,

Charles Drummund
Deputy Assistant Secretary of Defense
Office of the Undersecretary
Personnel and Readiness