



6 March 2026

The Honorable Michelle McClain Delaney
U.S. House of Representatives
1632 Longworth House Office Building
Washington, D.C. 20515

Dear Representative Delaney:

The Fleet Reserve Association (FRA) strongly supports H.R. 3159, the “Improving SCRA Benefit Utilization Act.” This bill strengthens the Servicemembers Civil Relief Act (SCRA) by requiring financial institutions to automatically apply the 6% interest rate cap and increasing education on these protections during the enlistment and transition processes.

For our Navy, Marines and Coast Guard members who are frequently deployed, managing financial obligations from sea is a major stressor. H.R. 3159 places the burden of compliance on the institutions rather than the service member, ensuring that these life-saving financial protections are actually utilized. This is a vital quality-of-life and readiness issue for our membership.

FRA urges the Committee to support this measure to enhance the financial security of our force. Please contact Mr. Theo Lawson, Assistant Director of Legislative Programs, at TheoL@fra.org for further details.

Sincerely,

DONNA M. JANSKY
National Executive Director