

2014 HIGHLIGHTS

When I became Attorney General two years ago and launched the Military and Veterans Initiative, I articulated four main goals, which are to:

- **ENGAGE** the veteran and military communities to raise awareness and increase understanding about the issues they face;
- **EDUCATE** veterans and military personnel about the federal and state legal rights and protections available;
- **ENFORCE** the legal protections within the Attorney General's authority; and
- **ENCOURAGE** the development of policies that strengthen the support available to veterans, military service members, and their families.

To accomplish these goals, in 2014 the Attorney General's Office:

- Attended 16 events in 10 different counties to provide information to veterans and military personnel about their rights and available legal resources;
- Received an award from the Conference of Western Attorneys General for the "Best Veterans Services" portion of our website;
- Presented at 4 Continuing Legal Education trainings to teach legal professionals about veterans and military legal issues;
- Received over 2,750 complaints from veterans or members of the military and helped recoup over \$500,000 for those consumers; and
- Passed bipartisan legislation to expand the Attorney General Office's authority to enforce the law to protect veterans and military families.

I'm proud of the work of my office over the past year. We will continue our efforts in 2015 and beyond.



2014 was the centennial of WWI. The Winged Victory Monument on the capitol grounds in Olympia was dedicated to the memory of WWI veterans.

CONTACTING THE OFFICE

To help coordinate our initiative focused on veterans and military families, I appointed a Veterans Outreach Specialist, Travis Alley. If you have any questions, you can reach Travis at travisa@atg.wa.gov.

To learn about your rights or for assistance resolving a consumer problem, please contact the Attorney General's Office.



Contact the Attorney General's Consumer Resource Center

1-800-551-4636



Visit our website for more information

www.atg.wa.gov/Veteran-and-Military-Resources

WASHINGTON STATE ATTORNEY GENERAL'S OFFICE

VETERAN & MILITARY UPDATE

SPRING 2015



THE MISSION CONTINUES

In December, combat operations in Afghanistan came to a formal end. However, our mission to make sure Washington's veterans, military

personnel, and their families get the services and support they need continues.

During the 13 years of war in Afghanistan, and more than 8 years of war simultaneously in Iraq, approximately 2.6 million Americans have been deployed to service. U.S. troops remain in the region, with 100 soldiers from Joint Base Lewis-McChord's 7th Infantry Division deploying this spring to Afghanistan. The service and sacrifices of these men and women deserve our respect and our commitment to serving them in return.

Supporting veterans is a shared responsibility. From the federal government to the local neighborhood, we all have a role to play, and often we do best by our veterans when find ways we can work together.

It is an honor to serve Washington's veterans, military personnel, and their families. You can learn more about what the Attorney General's Office does to stand up for veterans and military families by reading my previous updates at www.atg.wa.gov/Veteran-and-Military-Resources.

Sincerely,

A handwritten signature in blue ink that reads "Bob".

Bob Ferguson
Washington Attorney General

IN THIS ISSUE:

- Town Hall at JBLM for Military Saves Week
- State & Federal Advocacy
- 2014 Highlights



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Attorney General Bob Ferguson addresses the crowd alongside CFPB Assistant Director Holly Petraeus.

TOWN HALL AT JBLM FOR MILITARY SAVES WEEK: ATTORNEY GENERAL BOB FERGUSON AND HOLLY PETRAEUS OF CFPB'S OFFICE OF SERVICEMEMBER AFFAIRS JOIN FORCES TO DISCUSS FINANCIAL AND CONSUMER ISSUES

my office has the authority to enforce the law if a military service member's rights under the federal Servicemembers Civil Relief Act have been violated. But, if a soldier never reports the issue, it is much less likely my office will find out about the problem and be able to address it.

The Attorney General's Office accepts complaints filed by mail or online. For more information or to file a complaint, visit www.atg.wa.gov/safeguarding-consumers.

You can also call the Consumer Resource Center at 1-800-551-4636 for information about your rights or for assistance resolving a consumer problem.



AGO Veteran's Outreach Specialist Travis Alley, Attorney General Bob Ferguson, CFPB Assistant Director Holly Petraeus, and Assistant Attorney General John Nelson at the "Military Saves Town Hall."

In February, I had the privilege of attending a town hall meeting at Joint Base Lewis-McChord to talk directly to soldiers, airmen, and their families about financial and consumer issues. The town hall was part of the installation's events for Military Saves Week, an annual campaign to support the financial readiness and resilience of military service members.

I joined Holly Petraeus of the Consumer Financial Protection Bureau's (CFPB) Office of Servicemember Affairs to discuss the ways in which our civilian agencies, at the state and federal level, are there to help. For example, both the Attorney General's Office and the CFPB receive and investigate consumer complaints for potential unfair and deceptive trade practices targeting those in the military.

We listened and took questions directly from the audience for about an hour. The questions demonstrated that military service members can face unique challenges because of the nature of military service.

One major message of the event was that military service members facing a tough financial circumstance or having a problem with a business should not be shy about reaching out. For example,

STATE & FEDERAL ADVOCACY

As Attorney General, I think it is important to advocate at all levels of government for policies that would benefit veterans and military families. Below are some recent examples of such efforts:

- In December, I joined a bipartisan group of over 20 other state attorneys general in commenting in support of a proposed federal rule that would strengthen the federal Military Lending Act (MLA). Passed because of concerns of predatory lending practices to military service members, the MLA requires certain types of consumer credit include enhanced protections, such as a capped interest rate and clear disclosures. The proposed rule would broaden the applicability of the MLA and expand the protections of military service members.
- Recently, I sent a letter to our state's congressional delegation asking them to consider changing a federal law affecting the healthcare coverage of certain members of the National Guard. Under current law, Guard members on federal active duty status who get ordered to state active duty to respond to an emergency risk losing their healthcare coverage because the change in their status interrupts their eligibility for federal coverage. This issue came up in the context of mobilizing the National Guard to help respond to the Oso landslide, and I believe it is unreasonable to put these individuals and their families at risk when we call on them for help. A change in federal law is necessary, however, for these Guard members to retain their health care eligibility, even if states cover the cost during period of state active duty.
- At the local level, the Washington State Legislature is currently considering legislation to modify the definition of "resident student" to comply with a new requirement of the federal Veterans Access, Choice, and Accountability of 2014. Currently, Washington grants resident tuition rates to a veteran if they enter an institute of higher education within one year of separating from the military. Under the proposed legislation (SB 5355 / HB 1825), the timeline for a veteran living in Washington to get resident tuition would expand to enrolling within three years of leaving the military. The Attorney General's Office supports this legislation because Washington needs to align with federal law in order to receive Post 9-11 GI Bill funding.

