

**RCW 31.45.210 Military borrowers—Licensee's duty—Definition.**

(1) A licensee shall:

- (a) When collecting any delinquent small loan, not garnish any wages or salary paid for service in the armed forces;
  - (b) Defer for the duration of the posting all collection activity against a military borrower who has been deployed to a combat or combat support posting for the duration of the posting;
  - (c) Not contact the military chain of command of a military borrower in an effort to collect a delinquent small loan;
  - (d) Honor the terms of any repayment agreement between the licensee and any military borrower, including any repayment agreement negotiated through military counselors or third party credit counselors; and
  - (e) Not make a loan from a specific location to a person that the licensee knows is a military borrower when the military borrower's commander has notified the licensee in writing that the specific location is designated off-limits to military personnel under their command.
- (2) For purposes of this section, "military borrower" means any active duty member of the armed forces of the United States, or any member of the national guard or the reserves of the armed forces of the United States who has been called to active duty. [2005 c 256 s 1.]