

16a-2-405. Payday loans to military borrowers; restrictions. (a) Any person who makes a loan under the provisions of K.S.A. 16a-2-404, and amendments thereto, shall:

- (1) Not garnish any wages or salary paid to a military borrower for service in the armed forces.
- (2) Defer all collection activity against a military borrower who has been deployed to a combat or combat support posting for the duration of such posting.
- (3) Not contact any person in the military chain of command of a military borrower in an attempt to collect such loan.

(4) Honor all terms of any repayment agreement between the person making such loan and:

- (A) The military borrower; or
- (B) any military counselor or third party credit counselor negotiating on behalf of the military borrower.

(5) Not make any loan to any military borrower whenever the military base commander has declared such person's place of business off limits to military personnel.

(b) For the purposes of this section, "military borrower" means any of the following that have been called to active duty:

- (1) Any member of the armed forces of the United States;
 - (2) any member of the national guard; or
 - (3) any member of the armed forces reserves.
- (c) This section shall be supplemental to and a part of the uniform consumer credit code.

History: L. 2005, ch. 144, § 22; July 1.