

## 2016 Kansas Statutes

**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.