

**BENJAMIN BROOKS**  
*Legislative District 10*  
Baltimore County

Education, Energy, and the  
Environment Committee

Energy Subcommittee

Chair, Joint Electric Universal  
Service Program Workgroup



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**TESTIMONY IN SUPPORT OF SB 317**  
**Credit Regulation – Maximum Interest Rate for Active Service Members**  
**(Service Members Civil Relief Act)**

Education, Energy and the Environment Committee  
February 12, 2026

**Chair Beidle, Vice Chair Hayes, and Members of the Committee:**

Thank you for the opportunity to testify before you on SB 317, Credit Regulation – Maximum Interest Rate for Active Service Members (Service Members Civil Relief Act). SB 317 strengthens Maryland’s commitment to those who serve by broadening protections under the federal Servicemembers Civil Relief Act (SCRA). Currently, under SCRA, a 6% interest rate cap is afforded on all pre-service debts. This bill expands that benefit to include a 6% interest rate cap on eligible debt regardless of when the debt is acquired. SB 317 recognizes a simple reality: military service often begins abruptly, and service members should not face financial burdens while answering the call to duty.

SB 317 is not a novel or untested policy. States with large and enduring military footprints have already adopted similar expansions of SCRA-style protections. Ohio and Louisiana, both home to major active-duty installations and significant Guard and Reserve forces, have maintained broader interest rate caps on servicemember debt for approximately two decades. These policies have operated for many years without destabilizing credit markets and have provided predictable, clearly defined protections for servicemembers and lenders alike.

Maryland similarly has a high prevalence of servicemembers, veterans, and military families who balance civilian financial obligations with the sudden demands of active service. SB 317 aligns Maryland with these peer states by ensuring that those who serve receive meaningful financial support when they are called to duty, while adopting a policy that has already been tested and sustained in comparable states.

By offering reasonable and time-limited financial relief during periods of active service, while preserving the underlying obligation and repayment of debt, this bill strikes an appropriate balance between supporting those who serve and maintaining certainty for creditors.

At its core, SB 317 affirms that servicemembers should not face financial strain when fulfilling their military obligations. By adopting a policy that has already demonstrated durability and effectiveness in comparable states, Maryland can responsibly modernize its SCRA protections and better support the men and women who serve our state and nation.

For these reasons, I respectfully urge the Committee to issue a **favorable report** on SB 317.

With kindest regards,

A handwritten signature in cursive script that reads "Benjamin T. Brooks".

Benjamin Brooks