March 7, 2013

Dear Generals:

The incredible sacrifices made by the men and women of the United States Armed Forces cannot be overstated. Servicemembers past and present have dedicated their lives and careers to the collective good, so that we can live as a free and prosperous nation.

Unfortunately, a growing number of scam artists and fraudsters are targeting the military population, using deceptive and criminal schemes to defraud servicemembers and their families as they make important financial decisions. From abusive lending practices to concerns about paying for education to identity theft and V.A.-related scams, all servicemembers – active, reserve, retired, and separated – remain vulnerable to myriad consumer challenges at nearly every turn. It is therefore critical that law enforcement agencies work together to ensure our servicemembers are protected from such scams both at home and abroad.

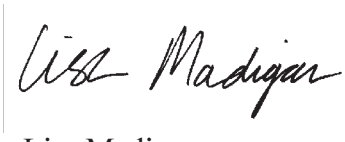
The Servicemember subgroup of the U.S. Department of Justice Financial Fraud Enforcement Task Force designed this Toolkit specifically to assist our fellow State Attorneys General in identifying and addressing common consumer protection issues that servicemembers face. This document is also intended to serve as a guide for relevant statutes and regulations, as well as being a resource with contact information for state and federal partners in this fight. With these tools in hand, our colleagues in offices of State Attorneys General nationwide should be better equipped to navigate the diverse issues and complex jurisprudence in this field.

We hope that this document will be the start of an ongoing dialogue among State Attorneys General about how best to ensure that our servicemembers and their families can protect themselves against fraud and make sound financial decisions. The greater our collaboration, the better our ability to protect this vitally important population.

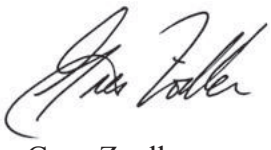
Very truly yours,

Jack Conway
Attorney General, Kentucky

Roy Cooper
Attorney General, North Carolina



Lisa Madigan
Attorney General, Illinois



Greg Zoeller
Attorney General, Indiana