



*Airlift Excellence...Innovative Airmen...Respect For All!*

62 AW/CC Roll Call

29 July 2015

Team McChord,

Last week, the Department of Defense expanded the **Military Lending Act (MLA)** to cap interest rates for many consumer credit transactions including title loans, payday loans, and credit cards. Additionally, the MLA now limits many of the extra fees and charges typically added to consumer loans. While the purpose of the MLA is to protect you from paying excessive interest on certain loans, keep in mind that these changes will be phased in over the next two years, and that residential mortgages and purchase-money loans (e.g. money loaned to you to buy a car) are not considered consumer credit and are not covered by the MLA. **Financial readiness** is an important part of our overall readiness, and we should always make financial decisions with our futures and our families in mind. If you get into a tough spot financially, I encourage you to **discuss your options with your First Sergeant** and **contact the Air Force Aid Society** before turning to a title or payday loan. Making smart decisions about money now will set you and your families up for a bright financial future!

**Air Force Aid Society**

The Air Force Aid Society (AFAS) provides interest-free loans and grants for short term or one-time emergencies such as food, rent, and utilities. They also help with car repair and emergency travel requirements.

Active duty and retired Air Force members and their dependents are eligible for AFAS assistance, as are the dependents of deceased Air Force personnel who died on active duty or in retired status.

Visit [www.afas.org](http://www.afas.org) or call (253) 982-2695 for more info. You may apply for emergency assistance online, by phone, or in person at the Air Force Aid office in the Service Member & Family Readiness Center.

**On the Horizon...**

**Seahawks Tickets! [28 July-6 Aug]**

Stop by Leisure Travel Services on Lewis-Main between now and 6 Aug to enter the drawing to purchase regular season tickets.

**SEAFAIR Fleet Week! [29 July-2 Aug]**

Head up to the Seattle waterfront and take a tour of a guided-missile destroyer or amphibious assault ship! The Navy, Coast Guard, and Royal Canadian Navy will have ship tours all weekend. Check out [www.seafair.com](http://www.seafair.com) for more details.

*Leonard J. Kosinski*

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Commander



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*Integrity First, Service Before Self, Excellence In All We Do*