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WASHINGTON, D.C. – The U.S. Senate unanimously passed the *Servicemembers' Credit Monitoring Enhancement Act* on Thursday, giving servicemembers an effective tool to protect their credit and their financial peace of mind. The legislation, which now heads to the House, expands free credit monitoring to all service members, including non-active duty reservists and traditional National Guard members. Current eligibility is limited to active-duty service members and full-time National Guard members.

U.S. Senators Kevin Cramer (R-ND) and Amy Klobuchar (D-MN) [introduced](#) the *Servicemembers' Credit Monitoring Enhancement Act* in July 2025.

"Look, our service members put so much on the line to protect us and our way of life. And yet, it's actually their sacrifices that leave them more vulnerable to financial fraud," said Cramer. "We just want to ensure the men and women of the military have full access to credit monitoring services that will certainly help keep their information secure. The passage of the Servicemembers' Credit Monitoring Enhancement Act is an important step to protecting the financial security of the members of our armed forces. I urge the House to pass this legislation before the end of the Congress."

"Servicemembers are heroes who put their lives on the line for our nation and we must support them in every way we can," said Klobuchar. "By making free credit monitoring available for every single member of our armed forces, this bipartisan legislation will improve the financial security of military families and give them greater peace of mind."

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