

My commission expires

EXHIBIT A

Service members Civil Relief Act (SCRA) Web Site
<https://www.dmdc.osd.mil/scra/owa/home>

Background Information
Benefits and Features of the SCRA Web Site Detailed Help

Below is general information about the nature and purpose of the SCRA web site as well as detailed instructions on features. Also carefully read the SCRA Privacy Act Statement and Privacy and Security Notice at <https://www.dmdc.osd.mil/scra/owa/info.advisory>

Background Information

The Service members' Civil Relief Act (SCRA) web site is hosted by the Defense Manpower Data Center (DMDC), an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database. The DEERS database is the official source of data on eligibility for military medical care and other eligibility systems. The DoD strongly supports the enforcement of the Service members' Civil Relief Act [50 USCS Appx. §§ 501 et seq] (formerly the Soldiers' and Sailors' Civil Relief Act of 1940).

Benefits and Features of the SCRA Web Site

The SCRA web site provides an ability to verify whether an individual is currently serving on active duty in the US military. The Service members' Civil Relief Act provides important safeguards to members on active duty in the area of financial management including rental agreements, security deposits, eviction, installment contracts, credit card interest rates, mortgages, civil judicial proceedings, and income tax payments. This web site helps Service members verify they are serving on active duty and are therefore eligible for the protections of the SCRA. Historical information is not available through this web site.

Users input required personal data about an individual and submit the query. The web site returns a "certificate" stating DMDC possesses or does not possess information indicating the individual is currently serving on active duty. There is no charge for the certificate.

On the certificate, DMDC reports back the personal information entered into the query form by the user; no other personal data on the individual is provided on the certificate.

See "Detailed Help on SCRA Features" below for how information is used in the verification process.

Web Site Digital Certificate

This web site encrypts all internet communications between your computer and the DMDC SCRA Web Site using SSL standards set by the Department of Defense. Under normal circumstances, SCRA web pages are automatically encrypted using a DoD certificate public key. If the certificate is not installed on your computer, you may experience security alerts from your Browser. The certificate is required to be used to send Privacy Act data in an encrypted form across the internet. The SCRA web site is using a standard DoD certificate, but most web browsers don't come with the DoD certificates already installed. The best and most secure solution is for the user to install all of the DoD's public certificates in their web browser. That can be done by following the Public Key instructions at <http://dodpki.c3pki.chamb.disa.mil/rootca.html>. These are the official instructions provided by the Defense Information Systems Agency (DISA), which handles such

security matters for the DoD. For corporations, businesses or individuals with a local systems administrator, we recommend that installation of the DoD certificate be handled at the IT policy level through coordination with the local systems administrator. Once these certificates are installed, your browser should not display security warnings, as the certificate will be recognized by the user's browser.

User Access

Access to the SCRA web site is not restricted. However, the intent of the SCRA web site is to handle individual queries by users to generate individual reports.

Each provided Social Security Number (SSN), last name, and date of birth are recorded with the requesting client IP address, Report ID, and timestamp for audit purposes. The application is not set up to handle automated scripts; DMDC identifies automated scripts at a threshold of 1000 hits per hour and may reserve the right to turn off access to IP addresses generating high traffic levels if these levels would deny access to individual users.

Alternative Method: Active Duty Verification by Email For historical information, or if you do not have sufficient personal information to use this web site, you may verify an individual's active duty status through the Military Services. Contact information for each Service Headquarters is listed on this "defenseink.mil" web site: <http://www.defenseink.mil/faq/pis/PC09SLDR.html>

General Web Site Assistance

For general web site assistance, you may contact the DMDC by mail. *NEVER send personally identifying information via unencrypted email, nor in an unprotected format.*

Defense Manpower Data Center
Attn: Military Verification
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

Detailed Help on SCRA Features

The user interface has two features: (A) a simple data entry / query screen; and (B) a report/certificate page.

(A) Query Screen Search Criteria and Guidelines.

1. Required Input: Enter valid SSN and Last Name, OR valid Last Name and Date of Birth.
2. To avoid mismatches, all data must be entered twice.
3. Last name is:
 - not case-sensitive
 - matched on first 3 letters if provided with valid SSN
 - matched on complete name if provided with date of birth but without an SSN (an exact match of last name is required)
 - listed on the certificate exactly as entered in the query screen.
4. First name and middle name:
 - are optional
 - assist to more specifically identify an individual
 - are listed on the certificate exactly as entered in the query screen
5. Date of Birth:
 - must be greater than December 1899
 - must include four-digit year (YYYY) and month

- is used to help uniquely identify an individual
 - is not listed on the certificate.
6. Click "Lookup"; the certificate is generated in a new browser window.

Input must match a unique person in DEERS for DMDC to certify that the individual is on Active Duty. Although statistically improbable, it is possible that multiple active duty matches may exist based on the provided information. The DMDC cannot provide verification of active duty status in this case. To ensure that this does not happen, always provide a Date of Birth if you have this information.

(B) Certificate Page.

1. To execute a certificate, complete all the fields in the Query Screen, then click "Lookup."
 - A second browser window opens with the certificate.
 - Print using your browser's Print button or File/Print commands.
2. The certificate itself displays:
 - Certificate Date and Time.
 - Last Name, and first/middle names (if provided).
 - A statement about whether DMDC possesses or does not possess information regarding whether the individual is currently on active duty. In the latter case, there are a variety of statements possible depending how much information is able to be matched with a DMDC record.
 - 1) Example 1: "Based on the information you have furnished, the DMDC does not possess any information indicating that the individual is currently on active duty." (No other information is provided.)
 - 2) Example 2: "Based on the social security number you have provided, the individual is currently on Active Duty. However, the last name, or partial Date of Birth, or both provided do not match the individual against whom the social security number is assigned."
 - Signature by the Director, DMDC.
 - A unique report identifier ("Report ID") on the bottom of the page.
3. To make additional certificates, go back to the main window, click "Erase" and enter new information.

Versions

- DEERS 2.00.005 07/24/2007: Content changes to Privacy Notice and Help.
- DEERS 2.00.004 07/27/2006: Director's signature changed.
- DEERS 2.78.003 04/01/2006: Added Last Name + DoB Search capability. Require matching input.
- DEERS 2.78.001 01/17/2006: Added warning to certificate pertaining to erroneous input.
- DEERS 2.77.003 06/09/2005: Active Duty Report based on SSN only.
- DEERS 2.77.002 06/01/2005: Date of Birth required. Partial match allowed.
- DEERS 2.77.001 04/01/2005: Initial Release

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