



Servicemembers Civil Relief Act (SCRA)

What is the Servicemembers Civil Relief Act?

The Servicemembers Civil Relief Act (SCRA) is a program that provides certain protections in lending for servicemembers who are called to Active Duty. It is a federal law that provides a range of relief to active duty servicemembers, individual state laws may also apply. The law's purpose is to provide certain loan relief to members of the armed forces so they can focus their full attention on their military responsibilities without adverse consequences for them or their families.

Eligibility:

Active duty members of the military, who received their loan or credit prior to active service, may be eligible for SCRA Benefits.

- Active duty in the Army, Navy, Air Force, Marine Corps or Coast Guard, including reservists serving on active duty.
- National Guard service for 30 consecutive days or more under federal orders.
- Commissioned officers of the National Oceanic & Atmospheric Administration and Public Health Service on active service.

Key Benefits:

- **6% Interest Rate Cap** - If you obtained your KCCU mortgage, loan, line of credit, or credit card prior to being called to active duty, SCRA allows a 6% interest rate cap.
- **Foreclosure/Repossession Protection** - If you are having difficulty paying your loan, SCRA may protect you from foreclosure or repossession.
- **Fee Protection** - If you obtained your KCCU loan, line of credit, or credit card prior to being called to active duty, the Credit Union will waive all fees while you are on active military service.



Applying for SCRA Benefits:

If you have any questions regarding SCRA benefits or how to apply, call 269-968-9251 extension #7189 and ask to speak directly to one of our SCRA specialists Monday – Friday, 8:00a.m. – 5:00 p.m. EST or send us a message at Collections@kelloggccu.org. You may also send your request for benefit review in writing, with a copy of your orders, by faxing your documents to 269-968-3224 or by mailing them to:

Kellogg Community Credit Loan
Attn: SCRA
P.O. Box 140
Battle Creek, MI 49016-0140

Thank you for your service and for being a Kellogg Community Credit Union Member.