

## **Servicemembers Civil Relief Act (SCRA)**

The Servicemembers Civil Relief Act provides certain relief to Servicemembers called to active duty and sometimes to their spouses and other dependents as well. Some benefits may include but are not limited to, interest rate reductions and an imposed stay preventing adverse actions, such as repossession or foreclosure. Please contact us if you believe you may qualify for SCRA benefits and are facing one of these actions or need payment assistance.

### **Who may be entitled to protections under the Act?**

- Active duty members of the United States Armed Forces
- Reserve and National Guard personnel who have been activated to federal duty
- Active members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration
- Spouses and certain dependents of the above

### **What legal protections and financial benefits are Servicemembers entitled to under the Act?**

The SCRA provides for several legal protections and other financial benefits. For example, the SCRA provides that a debt incurred by a Servicemember, or Servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above six percent (6%) during the period of military service and one (1) year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability. Although this is just one example, the SCRA provides for other legal protections and financial benefits.

### **How does one learn more about the SCRA?**

If you have questions about the SCRA, including whether you may qualify for benefits under the SCRA, you should contact the Servicemember's applicable Judge Advocate, or the Servicemember's installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>

You may also learn more about the SCRA from "Military OneSource", the U.S. Department of Defense's information resource. Please go to [www.militaryonesource.com](http://www.militaryonesource.com) or call 1-800-342-9647 (toll free from the United States) to access Military OneSource. Dialing instructions for areas outside the United States are provided on the website.

### **How does a Servicemember or dependent request relief from Bridgeton Onized FCU?**

In order to request relief under the SCRA, a Servicemember, spouse, or other dependent must provide a written request, together with documentation evidencing the Servicemember's eligibility under the SCRA (often, the military orders of the Servicemember). Please send the written request along with the appropriate eligibility documentation to:

#### **Bridgeton Onized Federal Credit Union**

Attention: Loan Department  
2550 South Main Road  
Vineland, NJ 08360

Phone: 856-692-4000 opt. 4

Fax: 856-507-0630