

SERVICEMEMBERS CIVIL RELIEF ACT (SCRA): INTEREST RATE LIMITATION REQUEST

SECTION 1: SERVICE MEMBER INFORMATION

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Account Number: _____

SECTION 2: INFORMATION ABOUT THE SERVICEMEMBERS CIVIL RELIEF ACT

Under SCRA, the maximum interest rate that may be charged on a loan is 6% during the period of the eligible service member's qualifying military service. Additionally, no fees are applied during this time. Generally, you do not need to request SCRA benefits; we check the U.S. Department of Defense's Defense Manpower Data Center (DMDC) data base on a regular basis and automatically apply the SCRA interest rate limitation if the information in the DMDC shows that you qualify. You can use this form if you have evidence of your military service that is more accurate than the information in the DMDC, or if you are performing military service not reflected in the DMDC. There are other ways to request your SCRA interest rate limitation, including submitting:

- A written request and a copy of your military orders;
- An application for a military operation forbearance on your loan;
- Another appropriate indicator of military service, including a certified letter from a commanding officer.

If you want to use this form to request application of the SCRA interest rate limit, carefully read the entire form, including the definitions in Sections 5. **Complete Section 3 and then have an authorized official complete Section 4.**

SECTION 3: SERVICE MEMBER REQUEST AND CERTIFICATION

- I request that SCRA benefits be applied to any eligible loans.
- I certify that all of the information I have provided on this form and in any accompanying documentation is true, complete, and correct to the best of my knowledge and belief.

Requestor's Name (print): _____

Requestor's Signature (sign): _____

Date: _____

SECTION 4: AUTHORIZED OFFICIAL'S CERTIFICATION

1. Select the branch of military service that the service member is a member of:

- Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard (including Reserves and National Guard) - Continue to Item 2.
- Public Health Service - Continue to Item 2
- National Oceanic and Atmospheric Administration - Continue to Item 2.
- None of the above - The service member is not eligible for the SCRA interest rate limitation.

2. Select the level of service that the service member is engaged in:

- Active duty under 10 USC 101(d)(1) - Continue to Item 3.
- National Guard service under 32 USC 502(f) authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days to respond to a national emergency declared by the President - Skip to Item 4.
- Active service in the Public Health Service or in the National Oceanic and Atmospheric Administration - Skip to Item 5.
- Absent from duty due to sickness, wounds, leave, or other lawful cause - Skip to Item 5.
- None of the above - The service member is not eligible for the SCRA interest rate limitation.

3. Is the service member activated from a reserve component (Reserves or National Guard)?

- Yes - Continue to Item 4.
- No - Skip to Item 5.

4. Provide the date the service member was notified of the call to active duty and continue to Item 5.

5. Provide the start date of the service member's active-duty military service or active service and continue to Item 6.

6. Is the end date of the service member's military service known?

- Yes - Continue to Item 7.
- No - Complete the certification found on page 3.

7. Provide the end date of the service member's military service and complete the certification on page 3.

SECTION 4: AUTHORIZED OFFICIAL'S CERTIFICATION (continued)

I certify, to the best of my knowledge and belief, that the service member named above is performing military service as indicated in this section.

Name of Military Branch or National Guard Component: _____

Address: _____

City: _____ State: _____ Zip code: _____ Telephone: _____

Name and title of Authorized Official: _____

Authorized Official's Signature: _____ **Date:** _____

SECTION 5: DEFINITIONS

An **authorized official** who may complete Section 4 is your commanding officer, personnel officer, or unit-readiness non-commissioned officer.

An **eligible service member** is a borrower or cosigner with eligible loans who received those loans prior to the date that the period of qualifying military service began.

Period of qualifying military service means the period when:

- A member of the U.S. Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard (or respective Reserve component) is on active duty, including full-time duty in the active military service of the United States and full-time training duty, annual training duty, and attendance, while in the active military service, at a school designated as a service school by law or by the Secretary of the military department concerned, but not including full-time National Guard duty;
- A member of the National Guard is performing service on active duty or full-time National Guard duty authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC 502(f), for the purposes of responding to a national emergency declared by the President and supported by Federal funds;
- A commissioned officer of the Public Health Service or the National Oceanic and Atmospheric Administration is on active service; or
- A service member is absent from duty due to sickness, wounds, leave, or other lawful cause.

The **interest rate** includes interest and other charges or fees applied to the loan. During periods of qualifying active-duty military service, the interest rate on the eligible loan will not exceed 6%. If the interest rate is already below 6%, the loan will retain the lower interest rate.

SECTION 6: WAYS TO FORWARD YOUR REQUEST AND ANY SUPPORTING DOCUMENTS

By mail: Earnest, c/o Military Benefits, P.O. Box 9640, Wilkes-Barre, PA 18773-9640

By email: militarybenefits@earnest.com (see *Important disclosures*)

Important disclosure(s)

Sending documents via email

If you choose to communicate with us via email, please understand that you assume all responsibility for the protection of personal information while in transit to us and should consider appropriate email security measures. These security measures should include the use of encryption, such as password protection. Additionally, be sure to contact us at the correct email address provided.