



Servicemembers Civil Relief Act (SCRA) Interest Rate Cap Request Form

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| Servicemembers Name | DOB (MM/DD/YYYY) |
| Mailing Address | Last 4 Digits of SSN |
| Phone Number | Email |
| Branch of Service | Service Status (check one) <input type="checkbox"/> Full-Time Active Duty <input type="checkbox"/> Reservist <input type="checkbox"/> National Guard |
| Date Orders Issued | Date Active Duty Starts |
| Date Active Duty Ends/Indefinite | |

If you took out an automobile, home, or student loan; incurred credit card debt prior to entering military service ("pre-service obligation"); or took out such a loan jointly with your spouse, then you may be entitled to have your interest rate reduced to a maximum of 6% (six percent). The rate reduction for pre-service obligations applies during the period of military service (e.g. active duty) for most loans and for an additional year after the end of military service for mortgages. You can request an interest rate reduction from SECU at any time but no later than 180 days after the termination or release from military service.

To receive this benefit, you must provide written notice with a copy of your order or other letter that includes your name, social security number, and dates of your military services. Examples include:

- Military order calling the servicemember to active duty;
- Any other appropriate indicator of military service (Permanent Changes Station, Temporary Change Station, travel orders, enlistment orders, delayed enlistment program orders, DD-214, etc.); or
- Certified letter from a commanding, personnel officer, or unit-readiness non-commissioned officer.

For your convenience, you can use this form to provide your written notice to SECU along with your military orders through one of the following methods.



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Email

- Send form and order to this email address: secuconsumerservicing@secumnd.com
- Use this subject line: SCRA Benefits Request
- Please take measures to secure any attached documents.

In person

Drop this form and your orders off at any SECU financial center. To find a location near you, visit:
<https://www.secumnd.org/locations/>.

Please allow up to 30 days for us to process your request. You will receive written notice of the results. If you have an existing preauthorized scheduled payment set up through SECU on any eligible loan, we will update the payment amount for you. If your payment set up for this loan is through another lender or through SECU's online banking, you will need to make the change to the payment amount. Any credit on backdated rate reductions will be credited to the loan for future receivables or, if more than six months of interest is owed, we will apply the interest to the principal balance of the loan. If your period of military service is extended, you must notify SECU to maintain your benefits. After your period of military service (plus one year for mortgage), the terms of your loan will revert to the original terms of your agreement. If you have any questions, please contact our member service at 410-487-7328 or toll free at 800-879-7328. SECU does not provide legal advice regarding SCRA.

By signing and submitting this document, I certify that the information provided on this form and any accompanying documentation is true, complete, and correct to the best of my knowledge.

Servicemember or Legal Representative Signature

Date