



COPY OF SCRA LETTER (6% INTEREST RATES)



[USE YOUR OWN LETTERHEAD]

Date

To: [Insert Creditor's Complete Address]

RE: My Account Number # [Insert your Account Number]

Dear [Insert Complete Name of Creditor]:

On [insert date you began active duty] I was called to active duty in the [insert branch of military service], and I have been continually on active duty since that date. Under the Servicemembers' Civil Relief Act (SCRA), 50 United States Code Appendix Section 526, I should receive a maximum interest rate of 6% on all account balances incurred before I came on active duty. Under the SCRA, I understand that any interest due above this 6% rate is forgiven. Please change my account to reflect the requirements of the SCRA, and adjust all [monthly] payments to the 6% interest rate.

I have enclosed a copy of my active duty orders for your reference.

I will notify you as soon as my active duty ends.

Thank you for your understanding and cooperation.

Sincerely,

[Sign your complete name]

[Print your complete name]

[Telephone number and address]

Enclosure Orders

Yongsan Client Legal Services Division, Office of the Staff Judge Advocate, Eighth US Army
Bldg 4106, room 229 (ACS building). Please call 738-8111 for an appointment.
Office hours: M, Tu, W, F 0900-1630 and Th 1300-1530.