# Servicemembers Civil Relief Act



Trustmark is committed to providing the benefits and protections required by the Servicemembers Civil Relief Act (SCRA). We appreciate the service of America's military personnel and have a dedicated team to assist you. The SCRA may offer protection or relief to members of the military, their spouses, partners and dependents. Trustmark complies with all applicable provisions of the SCRA and other laws applicable to servicemembers.

### **SCRA Benefits and Protections**

Servicemembers eligible for SCRA benefits have certain rights and protections with regard to their financial obligations. Servicemembers can limit interest rates to 6% for debt obligations — such as credit cards and student loans — if they obtained the loan prior to entering active military duty. The interest rate reductions are temporary, and rates will return to the prior rate at the end of active duty military service (or longer as provided by law for certain loans). The difference between 6% and the servicemembers' original rate during their term of active service is forgiven. Additionally, eligible servicemembers will automatically receive protection from repossession, default judgments, eviction and foreclosure.

## Eligibility

If you are a servicemember, including the Reserves or National Guard, Public Health Services, National Oceanic and Atmospheric Administration or the Armed Forces of nations allied with the United States, and your debt obligation was originated prior to your period of military service, you may be eligible for these benefits. We recognize that the financial stress experienced by some of our SCRA eligible servicemembers is equally experienced by their households and families at home. These protections will be provided if the obligation would have qualified for SCRA protection for the service member.

If you meet the qualifications specified in the act, you may be eligible for SCRA benefits and protections associated with the following Trustmark consumer and business products:

- Credit Cards
- Installment Loans
- Student Loans
- Lines of Credit
- Mortgage and Home Equity Loans

## **Additional Resources**

If you have questions regarding relief under the SCRA, you may want to contact your superior officer, JAG officer, personal attorney or visit the Servicemembers Civil Relief Act website. General information and a brief overview about the SCRA can be found on the Military OneSource website.

#### **Active Duty Order Submissions**

If you have been called to military service, and you haven't notified us of your status, please send your active duty military documentation to us at:

Trustmark c/o SCRA Department 201 Country Place Parkway, Suite B Pearl. MS 39208-6689

#### **Contact Us**

If you have questions, or to learn more about Trustmark's accommodations under the SCRA, please contact us at 1.800.844.2400, Monday-Friday: 8:00 a.m. – 5:00 p.m. CST.

