

Servicemembers Civil Relief Act (SCRA) Readiness Checklist

Confirm Your Eligibility

- I am entering or currently serving on active duty
- My debts, leases, or contracts began **before** my active-duty service

Gather Documentation

- Active-duty orders
- Any activation or Permanent Change of Station (PCS) documentation
- ID and account details for each creditor

Submit Your Request

- Contact APGFCU or other lenders
- Provide written notice requesting SCRA protections
- Attach all required military documentation

Understand Your Benefits

- 6% interest-rate cap on eligible pre-service loans
- Protection from foreclosure or repossession without a court order
- Ability to terminate housing or auto leases under qualifying orders
- Deferred federal income tax payments, if eligible
- Safeguards from default judgments or negative credit reporting

Choose How Your Loan Payments Will Continue

- Set up recurring transfers in Online Banking
- Set up external transfers from another financial institution
- Use Bill Pay through Online Banking
- Contact us to set up automatic payments on your APGFCU loan

Follow Up

- Confirm lender approval
- Monitor accounts to ensure rate adjustments are applied
- Keep copies of all correspondence

After Active Duty

- Apply for retroactive interest adjustments (within 180 days of release)
- Reassess interest rates, payments, and any lease obligations