



SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

We protect you while you protect Us.

Carver Federal Savings Bank has been offering servicemembers convenience, savings, and service for years. We want to inform our servicemembers of the Servicemembers Civil Relief Act (SCRA) and the benefits it offers. The SCRA expands and improves the provisions of the Soldiers' and Sailors' Relief Act of 1940 (SSCRA), allowing persons on active duty in the United States Military to devote their full attention to service by easing some of their financial obligations and, in certain cases, suspending the enforcement of civil liabilities.

As an individual called to active duty of the United States Military, you may be eligible for SCRA benefits and protections on the following products:

- Line of credit and installment loans
- Personal Secured loans
- Commercial loans

Benefits and protections for servicemembers apply to both consumer and business loans. Some of the SCRA's benefits and protections—such as the interest-rate cap limitation and protection from non-judicial foreclosure and repossession—are intended to protect military personnel who had an existing obligation prior to becoming active duty military but are less able to manage their finances while in active service. Other SCRA protections, such as protection from evictions and termination of auto leases, apply to all active duty members.

Your responsibilities

- To qualify for SCRA benefits, you must contact us and provide certain documentation.
- Your SCRA benefits do not relieve you of your responsibility to make these payments, nor do they prevent us from reporting past due payments to credit bureaus
- If you're having trouble making your payments, please contact us so we can help you manage them. You don't need to do anything in order to receive protection from non-judicial foreclosure or repossession. Although you're not required to alert lenders of your military status to receive foreclosure and repossession protections, it is a good idea to do so. You may be eligible for relief under state benefits.

Our team is staffed by trained lending experts who are knowledgeable about SCRA benefits. Please contact us:

Customer Service Center: (718) 230-2900

By Mail:

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