

**Sample Letter to Creditor Asserting Service Member's Right
To 6% Interest Rate Under the SSCRA**

Prepared by the
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1. Clearly write or type your letter using this sample. 2. Use only paragraphs that apply to your situation. 3. Have a legal assistance attorney review it before you mail it if you have any questions about the law or your case. 4. Certified mail is not required, but recommended. 5. Keep a copy for your files. 6. See your legal assistance attorney if you do not get your interest rate lowered to 6%.

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Date

Ref: Account Number # *[Insert your Account Number]*

To: *[Insert Creditor's Complete Address]*

Dear *[Insert Complete Name of Creditor]*:

On *[insert date you began active duty]* I was called to active duty in the *[branch of military service]*, and I have been continually on active duty since that date. Under the Soldiers' and Sailors' Civil Relief Act (SSCRA), 50 United States Code Appendix Section 526, I should receive a maximum interest rate of 6% on all account balances incurred prior to the date I came on active duty. Any interest due above this 6% interest rate is forgiven under the federal law. Please correct my account to reflect the requirements of the SSCRA, 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 in writing as soon as my active duty ends.

Thank you for your understanding and cooperation.

Sincerely,

Sign your Complete Name
Telephone Number and Address

Enclosure: Orders

**Leaving Active Duty
Sample Letter to Terminate SSCRA 6% Interest Rate**

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Service Member's Name
Street Address
City, State Zip
Date

Creditor's Name
Street Address
City, State Zip

Ref: [Your account #]

Dear Sir/Ma'am:

I am contacting you concerning my credit arrangements with your organization. I was discharge from active duty military service effective _____[date]. My eligibility under the Soldiers' and Sailors' Civil Relief Act (SSCRA) for reduction of interest to 6% ended when I left active duty service.

Please take appropriate steps so that I may resume making payments in accordance with my credit agreement under the contract. Under the SSCRA, the difference between the contract interest rate and six percent for the period of my active duty military service is forgiven on my debt; it is not deferred or accrued on the balance of this account/debt. Accordingly, please refund any interest payments in excess of six percent that I made between _____ [date] when I entered active service and _____[date] when I was discharged.

[Not provided in the SSCRA, but service member may want to add, if appropriate: *Due to my service, my financial status at this time is poor. Any assistance you could give me on the interest or principal would be greatly appreciated. If at all possible, I would like to make monthly payments of _____, since that is all I can realistically afford at this time.*]

I wish to thank you for your cooperation in applying this protection during my active duty military service.

Sincerely,

Sign your name
Print: Name, Rank and Branch of Service