
**SERVICEMEMBERS' CIVIL RELIEF ACT
(SCRA)**

REVIEW CONSIDERATIONS

Review Considerations

Review Area	Requirements / Recommendations
Policies / Procedures	Adopt a policy for implementing SCRA. Establish procedures ensuring that the credit union responds properly to members requesting relief under SCRA.
Requests for Relief	Provide for procedures to verify the member's eligibility for SCRA. Take steps to ensure that any necessary collection action does not include repossession or foreclosure except as specifically authorized by court order. Reduce interest rates on loans to 6% where appropriate.
Future activity	Ensure that granting relief under SCRA does not adversely affect future credit decisions or credit reporting.
Training	Provide training to all employees performing duties subject to SCRA.
Record Retention	Retain evidence of compliance with the SCRA.