

Servicemembers Civil Relief Act (SCRA)



Trustmark National Bank 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 we have dedicated teams to assist you. The SCRA may offer protection or relief to members of the military, their spouses, partners, and dependents.

SCRA benefits and protections

Service members eligible for SCRA benefits have certain rights and protections with regard to their financial obligations. Service members can limit interest rates to 6 percent for debt obligations—such as credit cards and student loans—if they obtained the loan prior to their entry on 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 the law for certain loans). Also, the difference between 6 percent and the service members’ original rate during their term of active service is forgiven.

Additionally, eligible service members will automatically receive protection from repossession, default judgments, eviction and foreclosure.

Eligibility

If you are a service member, including the Reserves or National Guard, the Public Health Services, the 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 also recognize that the financial stress experienced by some of our SCRA eligible service members 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.



Military service orders If you have been called to military service, and you haven't notified us of your status, please send us your active duty military documentation or call us with questions using the contact information on this page.

Additional resources

If you have additional 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 at <https://scra.dmdc.osd.mil/scra/#/home>.

Trustmark appreciate the service of America's military personnel and wants to ensure you are aware of the benefits and protections provided under the Servicemembers Civil Relief Act (SCRA). It is the policy of Trustmark to comply with all applicable provisions of the SCRA and other laws applicable to servicemembers.

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/or business products:

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

General Information and a brief overview about the SCRA can be found on the Military OneSource website at www.militaryonesource.mil.

Contact Us

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.

Active Duty Order Submissions

Mail/Overnight:

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

Trustmark National Bank does not provide legal advice regarding the Servicemembers Civil Relief Act.