



Topic Highlight: Louisiana Extension of Service Member Civil Relief Act Protections



Federal Servicemembers Civil Relief Act (SCRA)

Potential Soldier Benefits offered under the act:

- 6% interest rate caps on pre-service debts
- Ability to terminate certain
 - Vehicle leases
 - Residential leases
 - Mobile phone contracts
- Eviction Protections
- Foreclosure protections
- Repossession protection
- Court proceeding deferrals
- Insurance protection
- Income tax deferrals
- State income tax options



Louisiana Extension of Servicemembers Civil Relief Act (SCRA) and Limits on Creditor Interest Rates

Louisiana State §422 and §312

Potential Soldier Benefits offered under the act:

- Extends the 6% interest rate caps on debts charged to active duty regardless of when the debt is acquired for those “deployed to active duty”
- Refund of any interest paid over 6%
- Please note: There is varied interpretation of this law. In-state lenders tend to see this as a deployment benefit only. Out-of-state lenders tend to extend the benefit to all active duty.

Because the protections under SCRA can sometimes be complicated, Soldiers are urged to seek the assistance of their installation legal office for SCRA-related matters.

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