

## **Maryland Extension of Service Member Civil Relief Act Protections**



### **Federal Servicemembers Civil Relief Act (SCRA)**

Uniformed Services 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



### **Maryland Extension of Servicemembers Civil Relief Act (SCRA) and Limits on Creditor Interest Rates**

(Maryland Senate Bill 317)

Uniformed Services Benefits offered under the act:

- Extends the 6% interest rate cap for active duty servicemembers to debt secured at any time
- Refund of any interest paid over 6%