



FIRST FEDERAL BANK

Servicemembers Civil Relief Act (SCRA)

800-472-6292
First-Fed.com

SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

Congress enacted a number of laws designed to protect the civil rights of Servicemembers while they are on active duty and after they return to civilian life. The Servicemembers Civil Relief Act (SCRA) is a federal law that provides a range of relief to active duty servicemembers. The law's purpose is to provide certain loan relief to members of the armed forces so they can focus their full attention on their military responsibilities without adverse consequences for them or their families.

SCRA BENEFITS

Eligible servicemembers and their spouses or civil partners may be eligible to receive certain benefits provided under the SCRA for up to 12 months after the end of the Active Duty Orders:

- Foreclosure protection
- Fee protection
- A reduced interest rate to a maximum 6% interest on SCRA eligible loans.

Further detail on the benefits provided under the SCRA can be found at www.justice.gov.

ELIGIBILITY

If you are an active duty member of the military, including the Reserves or National Guard, and your loan was originated prior to your active duty date, you may be eligible for benefits.

ACTIVE DUTY ORDERS

To determine your eligibility, we will need to check your Active Duty Orders. Please fax these to 419-783-4568, attention Servicemembers Civil Relief Act. You may also mail them to:

First Federal Bank
Attn: Loan Servicing SCRA
25600 Elliott Rd, PO Box 248
Defiance OH 43512

PLEASE ALSO INCLUDE:

- Your full name, including middle initial
- Your Social Security number and date of birth
- If you have designated an authorized party to act on your behalf in a legal capacity, please also provide proof of this document (such as a Durable Power of Attorney). This document is only needed if you want us to communicate with them on your behalf or if they will be transacting business on your behalf.

While on active duty, you may access your accounts through our Bank by Phone at 888-511-1077, or through our OnLine Banking. You can log into OnLine Banking through the home page of this website. If you do not currently have OnLine Banking, you can also enroll through this site.

CONTACT US

To check your eligibility, request protection under the SCRA, or make a SCRA complaint, you may contact us by:

Phone (Monday – Friday 8:00 a.m. – 5:00 p.m., Saturday 8:00 a.m. – 12:00 p.m. EST.)

Care Center: 877-367-8178

Loan Servicing: 419-784-2354

Fax: 419-783-4568

Email: contactus@first-fed.com

THANK YOU FOR YOUR SERVICE TO OUR COUNTRY.