

Active Duty Benefits

☑ Financial relief for active duty military and their families

Eligibility

Who is eligible – The Servicemembers Civil Relief Act (SCRA) applies to individuals who enter into or are recalled into full-time active-duty military service or certain Civil Service personnel who are deployed.

What types of accounts are eligible – The SCRA provides protections for a variety of products offered by Alaska USA. However, eligibility for protections depends on when the specific account was established and the member's active duty status at the time of origination. Any loans approved while on active duty are not eligible.

Type of relief available

If you're called to active duty, Alaska USA Special Credits can:

- Reduce loan obligations to no more than 6% APR on accounts with Alaska USA.
- Adjust monthly loan payments to reflect any change in interest rate.
- Make sure you're not assessed late charges from Alaska USA for past due loan payments during the authorized period of active duty.

While you're away

Save on insurance – If your vehicle with an existing Alaska USA loan is stored in an approved facility while you're deployed overseas, you are eligible to apply to keep comprehensive insurance coverage only. You must submit an Insurance Waiver Agreement form along with your military orders to be reviewed by an Alaska USA Insurance Services specialist. For more information contact Alaska USA's Insurance Services at 907-264-4700.

Keep track of your accounts easily – Use online banking to manage financial affairs while overseas. Set up automatic payments for a loan, receive direct deposit of your pay, and even pay your bills online. Download the Alaska USA app or visit alaskausa.org.

Stay in touch – During your deployment, there may be a need to discuss your financial matters. Although email may be your preference, it is not recommended because it is not a secured method for discussing personal financial matters. If you would like to discuss possible solutions, please contact Special Credits to discuss the use of a power of attorney, third party authorizations, or even the use of a fax.

Changes to your status – If your duty or deployment is extended or curtailed for any reason, contact Special Credits and provide them a copy of the new deployment orders, amendments, and/or contracts.

Requesting Relief

Consumer Loans and Credit Cards

You may request relief under the Servicemembers Civil Relief Act (SCRA) by calling Special Credits at the numbers provided below or by sending a written request. This can be provided by the servicemember or by an authorized third party. Active duty periods will be verified through the Defense Manpower Data Center (DMDC); however, orders may be necessary to prove duration of deployment and eligibility. After a review of all documentation and approval, you will be provided relief until the expiration of your orders.

To invoke protections under the SCRA or to determine eligibility, call Alaska USA Special Credits at 907-786-2035 or 800-992-2810.

Mortgage loans

If you need relief on your Alaska USA mortgage, call 800-653-7695.

Loans from other financial institutions

The Servicemembers Civil Relief Act applies to all U.S. financial institutions. You must contact each institution separately in order to receive benefits and learn about their specific policies.