

SCRA (Servicemembers Civil Relief Act, 50 U.S.C.) § 3919 — Exercise of rights under chapter not to affect certain future financial transactions

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Application by a servicemember for, or receipt by a servicemember of, a stay, postponement, or suspension pursuant to this chapter in the payment of a tax, fine, penalty, insurance premium, or other civil obligation or liability of that servicemember shall not itself (without regard to other considerations) provide the basis for any of the following: (1) A determination by a lender or other person that the servicemember is unable to pay the civil obligation or liability in accordance with its terms. (2) With respect to a credit transaction between a creditor and the servicemember — (A) a denial or revocation of credit by the creditor; (B) a change by the creditor in the terms of an existing credit arrangement; or (C) a refusal by the creditor to grant credit to the servicemember in substantially the amount or on substantially the terms requested. (3) An adverse report relating to the creditworthiness of the servicemember by or to a person engaged in the practice of assembling or evaluating consumer credit information. (4) A refusal by an insurer to insure the servicemember . (5) An annotation in a servicemember 's record by a creditor or a person engaged in the practice of assembling or evaluating consumer credit information, identifying the servicemember as a member of the National Guard or a reserve component or as a member of the Space Force. (6) A change in the terms offered or conditions required for the issuance of insurance. (Oct. 17, 1940, ch. 888, title I, § 108, as added Pub. L. 108–189, § 1 , Dec. 19, 2003 , 117 Stat. 2840 ; amended Pub. L. 118–31, div. A, title XVII, § 1742(c)(3) , Dec. 22, 2023 , 137 Stat. 681 .)

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