A Message from
ILLINOIS ATTORNEY GENERAL

KWAME RAOUL

Your dedication to serving our nation in the Armed Forces has earned you a number of rights, benefits and protections. You and your family have certain legal protections when, as a resident of Illinois, you enter into or are called into active duty military service. The Illinois Service Member Civil Relief Act (ISCRA) outlines those protections.

In this brochure, you will find information detailing your rights and protections under the Illinois Service Member Civil Relief Act (ISCRA), including eligibility requirements, available protections and how they might apply to you, and information on how to obtain help exercising those rights and protections on behalf of yourself and your family.

For further assistance, please contact my Military and Veterans Rights Bureau at 1-800-382-3000 (TTY: 1-800-964-3013). Experienced staff members in my office are available to assist Illinois service members and their families with a wide variety of services.

Sincerely,

Kwame Raoul
Illinois Attorney General

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ILLINOIS ATTORNEY GENERAL

For a digital copy of any Military and Veterans Rights Bureau publications, please visit our website or call the Military and Veterans Rights Helpline.

Military and Veterans Rights Bureau Main Page
http://illinoisattorneygeneral.gov/rights/veterans.html

Military and Veterans Rights Helpline
1-800-382-3000
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Your Rights And Protections Under The Illinois Service Member Civil Relief Act (ISCRA)

(330 ILCS 63)

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ILLINOIS ATTORNEY GENERAL

ILLINOIS SERVICE MEMBERS CIVIL RELIEF ACT

What Is ISCRA?

When a service member enters active duty, many personal financial obligations may necessarily be disrupted. The Illinois Service Members Civil Relief Act or ISCRA provides protections from potential legal actions that could arise as he or she fulfills a military commitment.

What Is The Purpose Of ISCRA?

ISCRA and the Federal Service Members Civil Relief Act or SCRA by definition: have the purpose to provide for, strengthen, and expedite the national defense through protections extended to service members of the United States to enable such persons to devote their entire energy to the defense needs of the nation and to provide for the temporary suspension of judicial and administrative proceedings and transactions that may adversely affect the civil rights of service members during their military service.

PHOTO BY AIR NATIONAL GUARD MSGT KEN JOHNSON

What Protections Are Established Under ISCRA?

Protections under ISCRA include basic protections under the Service Members Civil Relief Act (SCRA). ISCRA expands on those protections for service members who are residents of the State of Illinois at the time that they enter into active duty service.

ISCRA protections include:

- The right to terminate certain contracts for services
- The right to terminate certain property and vehicle leases
- Protections from termination of cellular phone contracts
- Protections for bulk long-distance telephone services that are made available to immediate family members of service members who enter military service
- Limitations on interest rates on obligations entered into prior to entering active duty
- Protections against utility service stoppages and arrearage actions, evictions, foreclosures or judicial sales
- Protections against property repossessions under retail installment sales
- Protections against lapses in or forfeiture of life insurance policies
- Protections and relief from default judgments
- Stays of administrative case hearings
- Stays of prosecution in civil matters
- Certain protections related to school attendance and tuition refunds

Who Is Protected Under ISCRA?

An individual must be a resident of Illinois who is a service member of any component of the U.S. Armed Forces or the National Guard of any state, the District of Columbia, a commonwealth, or a territory of the United States.

Protections occur for an individual who enters full-time training or duty, no matter how described under federal or state law when the service member is ordered to report by the President of the United States, governor of a state, commonwealth, or territory of the United States or other appropriate military authority.

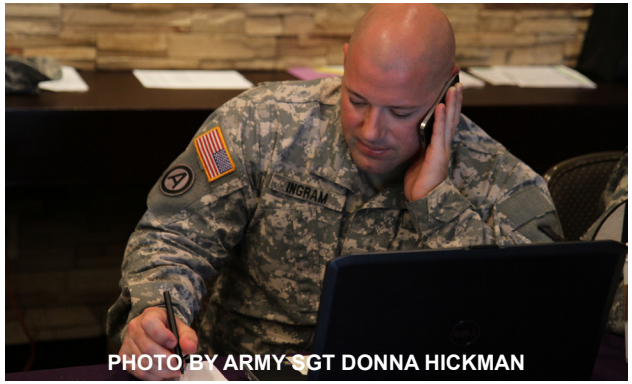

PHOTO BY ARMY SGT DONNA HICKMAN

How Can I Find Out More?

View the actual acts ISCRA (330 ILCS 63 et seq.) and SCRA (50 USC 3091 et seq.). More information about ISCRA protections and relief can be found on the Attorney General's Military and Veterans Rights webpage at http://illinoisattorneygeneral.gov/rights/veterans.html or by calling the Illinois Attorney General's Military and Veterans Helpline at 1-800-382-3000 (TTY: 1-800-964-3013).