

# IMPORTANT CHANGES

## REGARDING EXISTING LOAN ACCOUNTS

Recent Regulatory Changes require a minimum of 21-days notice from the time your monthly loan statement is mailed to the date your loan payment is due. In order to comply with this change, we will make the following changes:

**If you currently have a Line of Credit product(s), excluding Credit Cards, or if you currently have an Installment Loan that was opened in March, 2006 or later with a monthly payment frequency,** your loan payment due date(s) will be changing to the 30th of each month, beginning with your September due date. This change will increase the amount of time between when we mail your monthly statement and when your loan payment is due – allowing you more time to review your statement and submit your payment. If you use some type of automated payment service to send in your monthly payment, no action is required on your part. You may continue to make your payments as they are currently scheduled. However, you may choose to adjust your current payment arrangements in order to take full advantage of this additional time.

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**If you currently have an Installment Loan that was opened in March, 2006 or later with a weekly or bi-weekly payment frequency,** we will begin sending you separate loan statement(s) effective for due dates beginning in October. **For due dates in September, your payment will not be considered late until 21 days after your statement has been delivered.** All of the terms and conditions of your current loan(s) will remain the same. No action is required on your part. You will continue to receive a monthly statement for your share account(s).

We appreciate your patience as we continue to explore alternative solutions in order to comply with these required regulatory changes. Our goal is to comply with these changes in a way that creates the least amount of disruption for our members. If you have any questions regarding these changes, please contact Member Relations – we will be happy to assist you in any way we can.