

June 26, 2026

Important Notice Regarding Your Home Equity Line of Credit Payment

Dear Member,

We are writing to you regarding the monthly payment calculation for your Home Equity Line of Credit. During a review of our loan servicing system, we identified an error in the program used to calculate monthly payments for certain home equity line of credit accounts.

The program has now been corrected and is calculating monthly payments in accordance with the terms of your Note. As a result of this correction, some members may see an increase in their required monthly payment, while others may see a decrease.

This correction became effective on June 26, 2026, and will affect the payment due for July 2026.

Please understand that this correction does not change the terms of your Home Equity Line of Credit, your interest rate, your outstanding balance, or any other contractual obligation under your Note. It simply ensures that your monthly payment is calculated as originally required under the terms of your loan agreement.

Your updated monthly payment amount will be reflected on your next billing statement. If your payment is automatically drafted, please review your account to ensure that sufficient funds are available for the updated payment amount.

We value your membership and are committed to providing accurate account information and servicing your loan in accordance with the terms of your agreement.

If you have any questions about this notice or your Home Equity Line of Credit payment, please contact us at [phone number] or [email address]. Our team will be happy to assist you.

Thank you for allowing us to serve your financial needs.

Sincerely,

Signature Federal Credit Union

Lending Department | lending@signaturefcu.org | T (800) 336.0284 ext. 697