

Belonging Never Felt Better®



October 1, 2019

**Limited Federal Disclosure Statement for Change in Terms of Quarterly
Adjustable Rate Mortgage Loan**

PLEASE RETAIN FOR YOUR RECORDS

As you are aware, Coast Central Credit Union is upgrading its computer system in early November of this year. In conjunction with the upgrade, we are making a minor change in terms to a date associated with your Mortgage Loan.

On a quarterly basis, your interest rate is currently subject to change on your loan payment due date. **Effective November 4, 2019, each year your interest rate will be subject to change on the 1st of these months: April, July, October, and January, following the original open date of your loan.** For example, if your loan opened on April 15, your rate will be subject to change on July 1.

All other terms and conditions of your loan remain unchanged. If you have any questions, please contact our Mortgage Services Department at (707) 445-8801, x 385. We are happy to assist you.

Thank you for your understanding through our upgrade process. We appreciate your membership.

Sincerely,

Coast Central Credit Union