

%First Name% %Last Name%
%Street Address 1%
%Street Address 2%
%City%, %State% %Zip%

July 7, 2017

ACTION NEEDED to Continue Your Automatic Payments for Mortgage Loan # %Loan Number%

Dear Valued Member:

Currently, your regular monthly mortgage payment is paid through an automatic payment from the Elements Financial credit union account you have previously designated.

We are amending our internal transfers policy (as shown below) to include Elements Financial Federal Credit Union and its successors, assigns, authorized agents, or any entity servicing your loan on behalf of Elements Financial Federal Credit Union as entities also authorized to collect your regular monthly mortgage payment through automatic payment from the Elements account you originally designated.

As a result, all members currently using automatic payments must sign and return this letter to continue your automatic payments. When you sign and return this letter, your mortgage payment will continue to be automatically paid from the same Elements account as instructed by you previously.

Please sign this letter and return the portion below postmarked no later than July 31, 2017, to continue your payments uninterrupted, and retain this letter for your records.

If the form below is not signed and returned to us promptly, your automatic payments will not continue after your scheduled August payment.

If you have questions, please contact Member Service at 800-621-2105.

Thank you for your business.

Sincerely,

Elements Financial
Loan Servicing Department

Sign, detach and return to Elements Financial in the enclosed postage-paid Business Reply Envelope.

I hereby authorize Elements Financial Federal Credit Union, and its successors, assigns, authorized agents, or any entity servicing my loan on their behalf (hereinafter collectively called "THE LENDER") to initiate mortgage payment debit entries (the amount of which may vary with future changes in escrow, principal and interest components, as applicable) to my Checking or Savings Account as indicated previously and the depository to debit the same to such account, or such other account and depository of which you may be notified from time to time. I understand that if any debit entries under this authorization are returned for insufficient funds or otherwise dishonored, I will promptly send THE LENDER the total monthly payment due, plus any late charge(s) or other fees due under my mortgage. I authorize THE LENDER to electronically credit my account if necessary, to correct erroneous debits. I agree that ACH transactions I authorize comply with federal law.

Member Name: %First Name% %Last Name%
Loan Number: %Loan Number%

Signed X _____ Date _____