



Dear Member,

Recently, you were mailed a letter notifying you that servicing for your loan number would be transitioning from Xceed Financial Federal Credit Union to Xceed Financial Federal Credit Union by Dovenmuehle Mortgage Inc., (DMI). DMI is a trusted partner to hundreds of credit unions and banks around the country. The change is scheduled to take place on February 24, 2021, and we want to reiterate that your loan has not been sold. Once the transition in servicing is complete, you will have much greater access to information regarding your loan, and an expanded team of associates to assist you with your loan needs.

There are a few important pieces of information we would like you to be aware of so that your loan is not impacted during this transition:

1. You will receive a new loan number as part of this change. Please refer to the new loan number included in the Notice of Transfer of Servicing mailed to you on February 9, 2021.
2. Future payments should be made out to Xceed Financial Federal Credit Union and submitted to the new remittance address found in the Notice of Transfer of Servicing letter referenced above.
 - a. You may use the temporary coupon enclosed in the Notice of Transfer of Servicing to mail in your August payment.
 - b. If you use an automatic payment service or bill payment service from another financial institution, you will need to provide them with the new loan number and remittance address in order for your loan payment to continue processing properly.
3. You may continue to make payments in-person at any Xceed Financial Center, but Shared Branch payments will no longer be accepted. If you are paying with an Xceed account, you may call us at 800.XFCU.222 (800.932.8222) to make payments over the phone.
- 4. Your loan will not be visible in Xceed Online and loan payments will not be accepted online from 5 p.m. PT on February 24 to March 1. Please plan accordingly and consider making your payment or internal account transfer before February 24, if necessary.**
 - a. If you signed and returned our new Automatic Payment Service terms, your regularly scheduled payment will begin in March.
 - b. Recurring transfers previously set up in Xceed Online will not continue after February 24.



5. In the event your payment is delayed during this transition, please be advised that **your credit will not be impacted during the first 60 days of the transfer** to allow you time to revise your payment arrangements.

6. Your loan number will need to be updated in any personal financial management tools (Quicken, Mint, etc.) that you may use outside of Xceed. We encourage you to export all of your available loan history by February 24, 2021, as this loan will show as closed after the transfer and your new loan number history will begin March 1, 2021.

Prior to February 24, 2021, call our Contact Center at 800.XFCU.222 (800.932.8222) with any questions. On or after March 1, 2021, please call our Loan Servicing Department at 855.883.5340.

Sincerely,

Bertha Gascon

Chief Lending Officer