

Electronic Statement Sign-up Form

For your convenience we are now offering electronic statements! With this preferred feature you will have instant access to statements as soon as they are generated. To register for this feature you may:

- Sign up with www.memberhomeloan.com or if you are already signed up with us go to our web site and click "My Mortgage Account" in the top right corner and follow the prompts or
- Complete the below form and return via mail, fax:832-237-0081, or email: info@mhlcu.com

In addition we have several convenient options to pay your bill:

On-Line: www.memberhomeloan.com (One time only or recurring payment options are available.)

Mail: 9597 Jones Rd #324, Houston, TX 77065

Pay By Phone: 866-520-4702 or 832-912-2168 (Please note a fee may apply.)

ACH (Automatic Clearing House): **Save time and postage.** If you would like us to automatically withdraw payments from your checking or savings account each month, please contact our office at 866-520-4702 or 832-912-2168 and request an ACH authorization form.

Not only can you schedule payments but you can also view your loan information including payment history on-line. Please visit our website at: www.memberhomeloan.com

Please mail your payment early. Payments are applied as of the date received, not by the date postmarked. Any payments received after 3:00 pm will be credited the next business day. Please designate how you want additional funds to be applied. Principal payments will only be applied to your account if your account is current, and if your contract allows for prepayments.

Servicemembers, your spouse or dependent on "active duty" or "active service," including a member of the Texas National Guard or as a member of a Reserve component of the Armed Forces of the United States, may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App.501-597b). Please send written notices of the "Active" duty military service to the sender of this notice immediately. If you are seeking relief as a Servicemember, you are also advised to call 1-800-342-9647 or visit www.militaryonesource.com/scra for information and guidance. Please contact your Servicing Department at 832-912-2168 for additional information.

If you would like counseling or assistance, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development's website, www.hud.gov, or call the toll-free number 800-569-4287. You may also access a list of State housing finance authorities via the Consumer Financial Protection Bureau at: <http://www.consumerfinance.gov/mortgagehelp/>

Counseling Services:

National Foundation for Credit Counseling: 1-800-388-2227 or www.nfcc.org

American Consumer Credit Counseling: 1-800-769-3571 or www.consumercredit.com

This communication is an attempt to collect a debt. Any information obtained may be used for that purpose.

If you are in bankruptcy, received a bankruptcy discharge of debt, or have a bankruptcy plan in place, this communication is not an attempt to collect a debt against you personally, but strictly for informational purposes only.

We may report information about your account to the Credit Bureaus. Any late payments, missed payments, other defaults, or bankruptcy filing on your account may be reflected on your credit report.

I acknowledge that by signing the below I will obtain my statements electronically via www.memberhomeloan.com. I understand that by signing up for my statements electronically I will NOT receive paper statements. Please confirm your email address we have on file via www.memberhomeloan.com and update if necessary.

Loan Number

Name on Loan

Email address

Signature/Date