



Payment Mailing Address  
P.O. Box 735  
San Bernardino, CA 92402-0735

February 22, 2011

Member Service (909) 383-7300

## Important Information about your Business Loan or Line of Credit

### Dear Arrowhead Business Member:

We are writing to notify you that your business loan at Arrowhead Credit Union will be transferred from an outsourced system to our in-house system at close of business March 31, 2011. We will be using our existing system which currently supports all consumer loans and accounts for our business loans and accounts. Your business loan will continue to be serviced by Arrowhead Credit Union.

**Your loan number and your loan terms including payment, rate, due date and grace period will remain the same, and if we initiate automatic payments to pay your loan that will not change.**

**Making Payments:** if you have a recurring automatic payment, it will not change. If you pay by check, cash or an account transfer, you may continue to make your payments at any Arrowhead Credit Union branch or by calling us for a payment by phone at 1-800-743-7228. You may also mail payment checks to PO Box 735, San Bernardino, CA 92402-0735.

Your loan balance and payment information will be noted in your monthly statement which will have a different look than your current statement. Payment coupons will not be issued.

**Online Banking (Business Connect):** if your loan payment is set up using Business Connect bill pay, you will need to re-establish the payment on eBranch bill pay on or after April 1, 2011. Other services available through eBranch online banking can also be established same day.

**Overdraft Protection:** if you use your business line of credit for overdraft protection on your Arrowhead business checking account, that service will remain in place.

**The file transfer on March 31, 2011 to our in-house operating system will not affect your loan.** However, please contact us if you have specific questions not covered in this letter about your loan terms, the status of your loan, your payment options or account access. You may visit any Arrowhead Credit Union branch or call **1-800-743-7228**, Monday-Friday 9AM to 6PM and Saturday 9AM to 2PM for personal assistance. Or send us an email message to **support@arrowheadcu.org**.

We look forward to continuing to serve you in any way we can and thank you for your understanding during the transition to a single loan operating system that will allow us to more effectively serve our members.

Sincerely,

A handwritten signature in black ink, appearing to read "Edward H. Fox", written in a cursive style.

Edward H. Fox  
Chief Operating Officer