



Important Information About Your Annual Escrow Disclosure Statement

Enclosed are the Annual Disclosure Statements for the Escrow account established on your DFCU Financial mortgage loan. Below is a brief explanation of how it works.

PROJECTION STATEMENT: Designed to project your Escrow account requirements for the next 12 months. Your new payment amount will be effective **April 1, 2015**.

- **Escrow Surplus:** On the effective date of your new loan payment (4/1/15), if the projection shows your account has a surplus amount, we will **deposit your surplus in your DFCU deposit account** if the loan owners match the deposit owners on the account; otherwise, please expect a surplus check in the mail.
- **Escrow Shortages:** If the projection shows your account has a shortage and/or deficiency, this amount will be divided by 12 and included in your new Escrow payment amount. If you wish to pay the shortage and not include this amount in your new Escrow payment, please pay the shortage amount **prior to April 1, 2015**.

HISTORY STATEMENT: Details the payments, disbursements and balances in your Escrow account from **April 1, 2014** through **March 31, 2015**.

- **"Anticipated"** is defined as disbursements from, or payments to, your Escrow account for taxes, homeowners insurance and PMI insurance.

COUPON PAYMENTS: If your loan is currently paid by coupon, new coupons reflecting the new payment should arrive to you by **March 15, 2015**.

AUTOMATIC TRANSFER PAYMENTS: If your loan is currently set up to be paid by automatic transfer, your scheduled transfer amount will be changed to match the new payment if applicable.

Questions? Please feel free to call the DFCU Financial Mortgage Servicing Department at **800.739.2770**; then **enter option #4**.

Thank you for your membership and mortgage business.



DFCU Financial is an equal opportunity lender.

