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APPLICATION SAMPLES

NOTE: All sample printing requests received by 2pm will be available for pickup in the Dispatch Room at 9am the next business day. Any requests received after 2pm will be processed the next business day after the 2pm cutoff. DPVS is required for file information.

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4.2o1

ALL

1

TRAY 1 STOCK

TRAY 2 STOCK

TRAY 3 STOCK

4000

☐

FILENAME

IMAGE RANGE

COPIES

TRAY 1 STOCK

TRAY 2 STOCK

TRAY 3 STOCK

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FILENAME

IMAGE RANGE

COPIES

TRAY 1 STOCK

TRAY 2 STOCK

TRAY 3 STOCK

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FILENAME

IMAGE RANGE

COPIES

TRAY 1 STOCK

TRAY 2 STOCK

TRAY 3 STOCK

INSTRUCTIONS

These are samples for QA, please give to Igor.
This is for JIRA Story IS-1112

☐

OMR TEST PRINT

NOTE: OMR Test print files require a minimum of 24hrs notice prior to printing.

FILENAME

COPIES

☐

INHS_OMRTST7.HVY

☐

INHS_OMRTST15.HVY

☐

INHS_OMRTST25.HVY

☐

MATERIAL REQUEST

NOTE: Material requests will require a minimum of 2hrs notice to be completed by warehouse staff. Complete and attach delivery receipt if necessary. Follow-up with email.

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CID

DESCRIPTION

STOCK CODE

AMOUNT

INSTRUCTIONS

☐

REMAILED PULL REQUEST

NOTE: All Pulled Statements will require a Drop Date and Postage Rate in order to be processed.

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Billable

ACCT #

LAST NAME

FILE ID

SEQUENCE #

INSTRUCTIONS

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INTERNAL AUDIT

NOTE: Any internal audit of production files will require an adjustment to turnaround time. Operations Manager approval is required to drop on original schedule date.

INSTRUCTIONS

REQUESTOR: Juliana Vannik

Date/Time: 8/12/22 at 5:05 pm

COMPLETED BY: _____

Date/Time: _____

Internal Request Form

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T/O: Dispatch Rm, Laser Tray

☐

T/O: Dispatch Rm, Whse Tray

☐

T/O: Status Meeting

☐

T/O: PC

~709205@
V22719@

~133547-C05.01-

===== DP VERIFICATION SHEET - MENLO

=====

PROC ID	: 709205	2D Prefix	: rkl
CID	: idcu	Job Status	: PROCESSED
APPID	: ARM Letters	JDE, JDL	: n/a
JOB NUMBER	: 133547	FILE PREFIX	: idcudlh121
APPNO	: 3808	PRINT FORMAT	: Prisma
VERSION NAME	: IDCUC_ARM_DAILY_LET	VID	: 22719
CYCLE ID	: 21	JOB TYPE	: PARALLEL

FILE ID	PAGE	IMAGE	ACCT	DIVERT	IMAGE	LASER	PULL
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COMMENT

BALANCE

-- PRESORT FILES -----

4.2oz 4a	0000020	0000040	0000020	0000000	0000040	_____	_____
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-- FULL-RATE FILES -----

5.2oz 5a	0000003	0000006	0000003	0000000	0000006	_____	_____
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TOTAL	0000023	0000046	0000023	0000000	0000046	=====	=====
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GRAND	=====	=====	=====	=====	=====	=====	=====
TOTAL	0000023	0000046	0000023	0000000	0000046	=====	=====

PAPER USAGE SUMMARY:

TRAY #1	TRAY #2	TRAY #3	TRAY #4
0000023	0000000	0000000	0000000

COLLATION BREAKDOWN SUMMARY:

1's	2's	3's	4's	5's	6's	7's
000000023	000000000	000000000	000000000	000000000	000000000	000000000
8's	9's	10's	11's	12's	13's	14's
15's						
000000000	000000000	000000000	000000000	000000000	000000000	000000000
000000000						

Processing Started: 08-11-2022 14:05:04 Processing Ended: 08-11-2022
14:07:00
Process Duration (Days HH:MM:SS): +0000000000 00:01:56.000000000

DP SIGNOFF: _____ (oper1)

HOST NAME: rhs

TRANSMISSION FILE NAME: /z/ftpbu/idcubu/DL/IDCU_DL_ARM_062122_1.7z.gpg

InfoImage Use Only: FILE ID=h.sam IMAGE=8 ACCT=4

InfoImage Use Only: FILE ID=h.is IMAGE=4 ACCT=2

NCOA Counts = 1 (Non-Billable)

HOST NAME: rhs

TRANSMISSION FILE NAME: /z/ftpbu/idcubu/DL/IDCU_DL_ARM_062122_1.7z.gpg

InfoImage Use Only: FILE ID=h.sam IMAGE=8 ACCT=4

InfoImage Use Only: FILE ID=h.is IMAGE=4 ACCT=2

NCOA Counts = 1 (Non-Billable)

PROC ID: 709205

Transmission File Names: IDCU_DL_ARM_062122_1.7z.gpg

LN_XRPCHG (200)= 7

LN_XSINITADJ (201)= 16



PO Box 2469 • Pocatello, Idaho 83206-2469
www.iccu.com • 800-456-5067

Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-18-2022
Loan Number: *****6967
Principal Balance: \$175,012.28



00001
rkl4a

OZ 01 200

REBECCA SUMMERS
RYAN A. SUMMERS
27301 LON DAVIS RD
PARMA ID 83660



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 08-01-2022

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 1 year, 1 month period during which your interest rate stayed the same. That period ends on 08-01-2022, so on that date your interest rate and mortgage payment change. After that, your interest rate may change Every Five Years for the rest of your loan term.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 2.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 7.290%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	2.290%	4.290%
Principal and Interest	773.32	952.03
Escrow (Taxes and Insurance)	299.84	299.84
Total Monthly Payment	\$1,073.16	\$1,251.87

Due: 09-01-2022

The table above shows your new interest rate and new payment that will be due monthly. Your new payment is based on the 1 Year LIBOR index, your margin, your loan balance of \$175,012.28, and your remaining loan term of 300 payment periods.





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06-18-2022
*****6967

New Prepayment Penalty

None

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



PO Box 2469 • Pocatello, Idaho 83206-2469
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Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-21-2022
Loan Number: *****5673
Principal Balance: \$147,044.88



00002
rk14a

OZ 01 201

ERIN M. QUALLS
KC J. QUALLS
5471 JERRY ST
CHUBBUCK ID 83202



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 01-01-2023

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 5 year, 1 month period during which your interest rate stayed the same. That period ends on 01-01-2023, so on that date your interest rate may change. After that, your interest rate may change every five years for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 2.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 8.190%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	3.190%	5.190%
Principal and Interest	712.24	875.97
Escrow (Taxes and Insurance)	235.80	235.80
Total Monthly Payment	\$948.04	\$1,111.77

Due: 02-01-2023

The table above shows our estimate of your new interest rate and new payment that will be due monthly. These amounts are based on the 1 Year LIBOR index as of now, your margin, your loan balance of \$147,044.88, and your remaining loan term of 300 payment periods.





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06-21-2022
*****5673

However, if the 1 Year LIBOR has changed when we calculate the exact amount of your new interest rate and payment, your new interest rate and payment may be different from the ESTIMATE above. We will send you another notice with the EXACT amount of your new interest rate and payment 2 to 4 months before the first new payment is due if your new payment will be different from your current payment.

New Prepayment Penalty

None

What To Do If You Anticipate Problems Making Your Payments

Contact Idaho Central Credit Union at (208) 239-3000 as soon as possible.

If you seek an alternative to the upcoming changes to your interest rate and payment, the following options MAY be possible (most are subject to lender approval):

- Refinance your home with us or another lender;
- Sell your home and use the proceeds to pay off your current loan;
- Modify your loan terms with us;
- Payment forbearance temporarily gives you more time to pay your monthly payment.

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-767-7468 or visit www.hud.gov or the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov.

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



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Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-18-2022
Loan Number: *****0505
Principal Balance: \$137,011.30



00003
rk14a

OZ 01 200

REBECCA MORGAN
RANDALL MORGAN
13691 WEST ELMSRING STREET
BOISE ID 83713



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 08-01-2022

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 1 year period during which your interest rate stayed the same. That period ends on 08-01-2022, so on that date your interest rate and mortgage payment change. After that, your interest rate may change Annually for the rest of your loan term.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 1.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 10.000%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	3.375%	4.375%
Principal and Interest	928.24	993.51
Escrow (Taxes and Insurance)	243.18	243.18
Total Monthly Payment	\$1,171.42	\$1,236.69

Due: 09-01-2022

The table above shows your new interest rate and new payment that will be due monthly. Your new payment is based on the 1 Year LIBOR index, your margin, your loan balance of \$137,011.30, and your remaining loan term of 192 payment periods.





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06-18-2022
*****0505

New Prepayment Penalty

None

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



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Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-21-2022
Loan Number: *****0845
Principal Balance: \$49,559.68



00004
rk14a

OZ 01 201

VICKY S. ORTH-WRIGHT
757 FIR
POCATELLO ID 83201



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 01-01-2023

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 1 year period during which your interest rate stayed the same. That period ends on 01-01-2023, so on that date your interest rate may change. After that, your interest rate may change annually for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 1.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 8.150%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	3.000%	4.000%
Principal and Interest	265.40	291.00
Escrow (Taxes and Insurance)	323.57	323.57
Total Monthly Payment	\$588.97	\$614.57

Due: 02-01-2023

The table above shows our estimate of your new interest rate and new payment that will be due monthly. These amounts are based on the 1 Year LIBOR index as of now, your margin, your loan balance of \$49,559.68, and your remaining loan term of 252 payment periods.



However, if the 1 Year LIBOR has changed when we calculate the exact amount of your new interest rate and payment, your new interest rate and payment may be different from the ESTIMATE above. We will send you another notice with the EXACT amount of your new interest rate and payment 2 to 4 months before the first new payment is due if your new payment will be different from your current payment.

New Prepayment Penalty

None

What To Do If You Anticipate Problems Making Your Payments

Contact Idaho Central Credit Union at (208) 239-3000 as soon as possible.

If you seek an alternative to the upcoming changes to your interest rate and payment, the following options MAY be possible (most are subject to lender approval):

- Refinance your home with us or another lender;
- Sell your home and use the proceeds to pay off your current loan;
- Modify your loan terms with us;
- Payment forbearance temporarily gives you more time to pay your monthly payment.

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-767-7468 or visit www.hud.gov or the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov.

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



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Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-21-2022
Loan Number: *****6127
Principal Balance: \$66,904.95



00005
rk14a

OZ 01 201

VIOLET I. CSORSZ
1465 12TH STREET
IDAHO FALLS ID 83404



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 01-01-2023

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 1 year period during which your interest rate stayed the same. That period ends on 01-01-2023, so on that date your interest rate may change. After that, your interest rate may change annually for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 1.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 7.990%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	3.000%	4.000%
Principal and Interest	385.90	419.41
Escrow (Taxes and Insurance)	43.49	43.49
Total Monthly Payment	\$429.39	\$462.90

Due: 02-01-2023

The table above shows our estimate of your new interest rate and new payment that will be due monthly. These amounts are based on the 1 Year LIBOR index as of now, your margin, your loan balance of \$66,904.95, and your remaining loan term of 228 payment periods.





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06-21-2022
*****6127

However, if the 1 Year LIBOR has changed when we calculate the exact amount of your new interest rate and payment, your new interest rate and payment may be different from the ESTIMATE above. We will send you another notice with the EXACT amount of your new interest rate and payment 2 to 4 months before the first new payment is due if your new payment will be different from your current payment.

New Prepayment Penalty

None

What To Do If You Anticipate Problems Making Your Payments

Contact Idaho Central Credit Union at (208) 239-3000 as soon as possible.

If you seek an alternative to the upcoming changes to your interest rate and payment, the following options MAY be possible (most are subject to lender approval):

- Refinance your home with us or another lender;
- Sell your home and use the proceeds to pay off your current loan;
- Modify your loan terms with us;
- Payment forbearance temporarily gives you more time to pay your monthly payment.

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-767-7468 or visit www.hud.gov or the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov.

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



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Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-18-2022
Loan Number: *****5454
Principal Balance: \$130,433.68



00006
rk14a

OZ 01 200

BILLY PAGE
MELANIE PAGE
109 S MAIN ST
PAUL ID 83347-8838



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 08-01-2022

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 5 year period during which your interest rate stayed the same. That period ends on 08-01-2022, so on that date your interest rate and mortgage payment change. After that, your interest rate may change Every Five Years for the rest of your loan term.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 2.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 8.090%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	3.090%	5.090%
Principal and Interest	624.66	769.36
Escrow (Taxes and Insurance)	478.46	478.46
Total Monthly Payment	\$1,103.12	\$1,247.82

Due: 09-01-2022

The table above shows your new interest rate and new payment that will be due monthly. Your new payment is based on the 1 Year LIBOR index, your margin, your loan balance of \$130,433.68, and your remaining loan term of 300 payment periods.





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Page:
Notice Date:
Loan Number:

2
06-18-2022
*****5454

New Prepayment Penalty

None

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



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Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-18-2022
Loan Number: *****7595
Principal Balance: \$73,733.25



00007
rk14a

OZ 01 200

REBECCA L. TAYLOR
6110 INDIAN TREE LN
POCATELLO ID 83204-3836



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 08-01-2022

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 1 year period during which your interest rate stayed the same. That period ends on 08-01-2022, so on that date your interest rate and mortgage payment change. After that, your interest rate may change Annually for the rest of your loan term.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 1.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 8.190%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	3.375%	4.375%
Principal and Interest	425.05	461.51
Escrow (Taxes and Insurance)	0.00	0.00
Total Monthly Payment	\$425.05	\$461.51

Due: 09-01-2022

The table above shows your new interest rate and new payment that will be due monthly. Your new payment is based on the 1 Year LIBOR index, your margin, your loan balance of \$73,733.25, and your remaining loan term of 240 payment periods.





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Notice Date:
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06-18-2022
*****7595

New Prepayment Penalty

None

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union

Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-21-2022
Loan Number: *****3247
Principal Balance: \$152,497.00



OZ 01 201
MARLENE LADENDORFF
262 N 4570 E
RIGBY ID 83442

00008
rk14a



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 01-01-2023

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 1 year period during which your interest rate stayed the same. That period ends on 01-01-2023, so on that date your interest rate may change. After that, your interest rate may change annually for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 1.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 8.150%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	3.000%	4.000%
Principal and Interest	846.50	895.43
Escrow (Taxes and Insurance)	398.11	398.11
Total Monthly Payment	\$1,244.61	\$1,293.54

Due: 02-01-2023

The table above shows our estimate of your new interest rate and new payment that will be due monthly. These amounts are based on the 1 Year LIBOR index as of now, your margin, your loan balance of \$152,497.00, and your remaining loan term of 252 payment periods.





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06-21-2022
*****3247

However, if the 1 Year LIBOR has changed when we calculate the exact amount of your new interest rate and payment, your new interest rate and payment may be different from the ESTIMATE above. We will send you another notice with the EXACT amount of your new interest rate and payment 2 to 4 months before the first new payment is due if your new payment will be different from your current payment.

New Prepayment Penalty

None

What To Do If You Anticipate Problems Making Your Payments

Contact Idaho Central Credit Union at (208) 239-3000 as soon as possible.

If you seek an alternative to the upcoming changes to your interest rate and payment, the following options MAY be possible (most are subject to lender approval):

- Refinance your home with us or another lender;
- Sell your home and use the proceeds to pay off your current loan;
- Modify your loan terms with us;
- Payment forbearance temporarily gives you more time to pay your monthly payment.

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-767-7468 or visit www.hud.gov or the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov.

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



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Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-18-2022
Loan Number: *****4908
Principal Balance: \$155,979.79



OZ 01 200

JAMES A. DIAZ
1315 CASANDRA WA
BLACKFOOT ID 83221

00009
rk14a



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 08-01-2022

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 1 year, 1 month period during which your interest rate stayed the same. That period ends on 08-01-2022, so on that date your interest rate and mortgage payment change. After that, your interest rate may change Every Five Years for the rest of your loan term.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 2.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 7.290%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	2.290%	4.290%
Principal and Interest	683.49	848.50
Escrow (Taxes and Insurance)	291.47	291.47
Total Monthly Payment	\$974.96	\$1,139.97

Due: 09-01-2022

The table above shows your new interest rate and new payment that will be due monthly. Your new payment is based on the 1 Year LIBOR index, your margin, your loan balance of \$155,979.79, and your remaining loan term of 300 payment periods.





PO Box 2469 • Pocatello, Idaho 83206-2469
www.iccu.com • 800-456-5067

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2
06-18-2022
*****4908

New Prepayment Penalty

None

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



PO Box 2469 • Pocatello, Idaho 83206-2469
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Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-21-2022
Loan Number: *****6622
Principal Balance: \$107,485.62



00010
rk14a

OZ 01 201

RYAN M. LEVINGER
11156 W BODIE RIVER LOOP
NAMPA ID 83686



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 01-01-2023

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 5 year, 1 month period during which your interest rate stayed the same. That period ends on 01-01-2023, so on that date your interest rate may change. After that, your interest rate may change every five years for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 2.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 8.090%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	3.090%	5.090%
Principal and Interest	514.75	634.00
Escrow (Taxes and Insurance)	193.35	193.35
Total Monthly Payment	\$708.10	\$827.35

Due: 02-01-2023

The table above shows our estimate of your new interest rate and new payment that will be due monthly. These amounts are based on the 1 Year LIBOR index as of now, your margin, your loan balance of \$107,485.62, and your remaining loan term of 300 payment periods.





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06-21-2022
*****6622

However, if the 1 Year LIBOR has changed when we calculate the exact amount of your new interest rate and payment, your new interest rate and payment may be different from the ESTIMATE above. We will send you another notice with the EXACT amount of your new interest rate and payment 2 to 4 months before the first new payment is due if your new payment will be different from your current payment.

New Prepayment Penalty

None

What To Do If You Anticipate Problems Making Your Payments

Contact Idaho Central Credit Union at (208) 239-3000 as soon as possible.

If you seek an alternative to the upcoming changes to your interest rate and payment, the following options MAY be possible (most are subject to lender approval):

- Refinance your home with us or another lender;
- Sell your home and use the proceeds to pay off your current loan;
- Modify your loan terms with us;
- Payment forbearance temporarily gives you more time to pay your monthly payment.

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-767-7468 or visit www.hud.gov or the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov.

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



PO Box 2469 • Pocatello, Idaho 83206-2469
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Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-21-2022
Loan Number: *****0508
Principal Balance: \$260,171.54



00011
rk14a

OZ 01 201

DENNY E. RYSEL
KRISTEN L. RYSEL
3421 W PRAIRIE AVE
PO BOX 2873
HAYDEN ID 83835



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 01-01-2023

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 1 year, 6 month period during which your interest rate stayed the same. That period ends on 01-01-2023, so on that date your interest rate may change. After that, your interest rate may change every five years for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 2.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 7.290%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	2.290%	4.290%
Principal and Interest	1,139.85	1,415.28
Escrow (Taxes and Insurance)	575.87	575.87
Total Monthly Payment	\$1,715.72	\$1,991.15

Due: 02-01-2023

The table above shows our estimate of your new interest rate and new payment that will be due monthly. These amounts are based on the 1 Year LIBOR index as of now, your margin, your loan balance of \$260,171.54, and your remaining loan term of 300 payment periods.





PO Box 2469 • Pocatello, Idaho 83206-2469
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Page:
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06-21-2022
*****0508

However, if the 1 Year LIBOR has changed when we calculate the exact amount of your new interest rate and payment, your new interest rate and payment may be different from the ESTIMATE above. We will send you another notice with the EXACT amount of your new interest rate and payment 2 to 4 months before the first new payment is due if your new payment will be different from your current payment.

New Prepayment Penalty

None

What To Do If You Anticipate Problems Making Your Payments

Contact Idaho Central Credit Union at (208) 239-3000 as soon as possible.

If you seek an alternative to the upcoming changes to your interest rate and payment, the following options MAY be possible (most are subject to lender approval):

- Refinance your home with us or another lender;
- Sell your home and use the proceeds to pay off your current loan;
- Modify your loan terms with us;
- Payment forbearance temporarily gives you more time to pay your monthly payment.

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-767-7468 or visit www.hud.gov or the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov.

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



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Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-18-2022
Loan Number: *****6502
Principal Balance: \$123,735.21



OZ 01 200
DONA BUSACKER
1996 KINGHORN RD
POCATELLO ID 83201

00012
rkl4a



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 08-01-2022

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 5 year period during which your interest rate stayed the same. That period ends on 08-01-2022, so on that date your interest rate and mortgage payment change. After that, your interest rate may change Every Five Years for the rest of your loan term.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 2.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 7.990%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	2.990%	4.990%
Principal and Interest	586.12	722.62
Escrow (Taxes and Insurance)	176.90	176.90
Total Monthly Payment	\$763.02	\$899.52

Due: 09-01-2022

The table above shows your new interest rate and new payment that will be due monthly. Your new payment is based on the 1 Year LIBOR index, your margin, your loan balance of \$123,735.21, and your remaining loan term of 300 payment periods.





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Page:
Notice Date:
Loan Number:

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06-18-2022
*****6502

New Prepayment Penalty

None

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



PO Box 2469 • Pocatello, Idaho 83206-2469
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Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-18-2022
Loan Number: *****9165
Principal Balance: \$163,067.60



00013
rkl4a

OZ 01 200

NATE LARSEN
MORGAN LARSEN
25 S SHUMWAY AVE
NAMPA ID 83651



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 08-01-2022

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 1 year, 1 month period during which your interest rate stayed the same. That period ends on 08-01-2022, so on that date your interest rate and mortgage payment change. After that, your interest rate may change Every Five Years for the rest of your loan term.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 2.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 7.290%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	2.290%	4.290%
Principal and Interest	714.42	887.06
Escrow (Taxes and Insurance)	203.78	203.78
Total Monthly Payment	\$918.20	\$1,090.84

Due: 09-01-2022

The table above shows your new interest rate and new payment that will be due monthly. Your new payment is based on the 1 Year LIBOR index, your margin, your loan balance of \$163,067.60, and your remaining loan term of 300 payment periods.





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06-18-2022
*****9165

New Prepayment Penalty

None

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



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Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-21-2022
Loan Number: *****0196
Principal Balance: \$355,729.49



OZ 01 201
TODD D. WHITEHEAD
1003 SCOTT LN
BURLEY ID 83318-5098

00014
rk14a



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 01-01-2023

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 5 year, 1 month period during which your interest rate stayed the same. That period ends on 01-01-2023, so on that date your interest rate may change. After that, your interest rate may change every five years for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 2.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 8.240%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	3.240%	5.240%
Principal and Interest	1,732.55	2,129.60
Escrow (Taxes and Insurance)	413.64	413.64
Total Monthly Payment	\$2,146.19	\$2,543.24

Due: 02-01-2023

The table above shows our estimate of your new interest rate and new payment that will be due monthly. These amounts are based on the 1 Year LIBOR index as of now, your margin, your loan balance of \$355,729.49, and your remaining loan term of 300 payment periods.





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06-21-2022
*****0196

However, if the 1 Year LIBOR has changed when we calculate the exact amount of your new interest rate and payment, your new interest rate and payment may be different from the ESTIMATE above. We will send you another notice with the EXACT amount of your new interest rate and payment 2 to 4 months before the first new payment is due if your new payment will be different from your current payment.

New Prepayment Penalty

None

What To Do If You Anticipate Problems Making Your Payments

Contact Idaho Central Credit Union at (208) 239-3000 as soon as possible.

If you seek an alternative to the upcoming changes to your interest rate and payment, the following options MAY be possible (most are subject to lender approval):

- Refinance your home with us or another lender;
- Sell your home and use the proceeds to pay off your current loan;
- Modify your loan terms with us;
- Payment forbearance temporarily gives you more time to pay your monthly payment.

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-767-7468 or visit www.hud.gov or the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov.

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



PO Box 2469 • Pocatello, Idaho 83206-2469
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Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-21-2022
Loan Number: *****0268
Principal Balance: \$46,162.83



00015
rk14a

OZ 01 201

SHANA L. DARRAH
127 W. ORCUTT LN
NAMPA ID 83686



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 01-01-2023

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 5 year, 1 month period during which your interest rate stayed the same. That period ends on 01-01-2023, so on that date your interest rate may change. After that, your interest rate may change every five years for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 2.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 8.340%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	3.340%	5.340%
Principal and Interest	433.12	279.09
Escrow (Taxes and Insurance)	0.00	0.00
Total Monthly Payment	\$433.12	\$279.09

Due: 02-01-2023

The table above shows our estimate of your new interest rate and new payment that will be due monthly. These amounts are based on the 1 Year LIBOR index as of now, your margin, your loan balance of \$46,162.83, and your remaining loan term of 300 payment periods.





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06-21-2022
*****0268

However, if the 1 Year LIBOR has changed when we calculate the exact amount of your new interest rate and payment, your new interest rate and payment may be different from the ESTIMATE above. We will send you another notice with the EXACT amount of your new interest rate and payment 2 to 4 months before the first new payment is due if your new payment will be different from your current payment.

New Prepayment Penalty

None

What To Do If You Anticipate Problems Making Your Payments

Contact Idaho Central Credit Union at (208) 239-3000 as soon as possible.

If you seek an alternative to the upcoming changes to your interest rate and payment, the following options MAY be possible (most are subject to lender approval):

- Refinance your home with us or another lender;
- Sell your home and use the proceeds to pay off your current loan;
- Modify your loan terms with us;
- Payment forbearance temporarily gives you more time to pay your monthly payment.

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-767-7468 or visit www.hud.gov or the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov.

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



PO Box 2469 • Pocatello, Idaho 83206-2469
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Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-21-2022
Loan Number: *****9562
Principal Balance: \$147,039.43



00016
rk14a

OZ 01 201

BRIANNA L. GUALTIERI
1910 S KERR ST
BOISE ID 83705



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 01-01-2023

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 5 year period during which your interest rate stayed the same. That period ends on 01-01-2023, so on that date your interest rate may change. After that, your interest rate may change every five years for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 2.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 7.990%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	2.990%	4.990%
Principal and Interest	759.55	858.72
Escrow (Taxes and Insurance)	277.63	277.63
Total Monthly Payment	\$1,037.18	\$1,136.35

Due: 02-01-2023

The table above shows our estimate of your new interest rate and new payment that will be due monthly. These amounts are based on the 1 Year LIBOR index as of now, your margin, your loan balance of \$147,039.43, and your remaining loan term of 300 payment periods.





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06-21-2022
*****9562

However, if the 1 Year LIBOR has changed when we calculate the exact amount of your new interest rate and payment, your new interest rate and payment may be different from the ESTIMATE above. We will send you another notice with the EXACT amount of your new interest rate and payment 2 to 4 months before the first new payment is due if your new payment will be different from your current payment.

New Prepayment Penalty

None

What To Do If You Anticipate Problems Making Your Payments

Contact Idaho Central Credit Union at (208) 239-3000 as soon as possible.

If you seek an alternative to the upcoming changes to your interest rate and payment, the following options MAY be possible (most are subject to lender approval):

- Refinance your home with us or another lender;
- Sell your home and use the proceeds to pay off your current loan;
- Modify your loan terms with us;
- Payment forbearance temporarily gives you more time to pay your monthly payment.

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-767-7468 or visit www.hud.gov or the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov.

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



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Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-21-2022
Loan Number: *****5326
Principal Balance: \$172,989.25



00017
rk14a

OZ 01 201

JASON KELLER
MELISSA HANSON
200 BYINGTON LN
GANNETT ID 83313



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 01-01-2023

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 5 year, 1 month period during which your interest rate stayed the same. That period ends on 01-01-2023, so on that date your interest rate may change. After that, your interest rate may change every five years for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 2.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 8.590%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	3.590%	5.375%
Principal and Interest	1,203.32	1,049.43
Escrow (Taxes and Insurance)	234.99	234.99
Total Monthly Payment	\$1,438.31	\$1,284.42

Due: 02-01-2023

The table above shows our estimate of your new interest rate and new payment that will be due monthly. These amounts are based on the 1 Year LIBOR index as of now, your margin, your loan balance of \$172,989.25, and your remaining loan term of 300 payment periods.



However, if the 1 Year LIBOR has changed when we calculate the exact amount of your new interest rate and payment, your new interest rate and payment may be different from the ESTIMATE above. We will send you another notice with the EXACT amount of your new interest rate and payment 2 to 4 months before the first new payment is due if your new payment will be different from your current payment.

New Prepayment Penalty

None

What To Do If You Anticipate Problems Making Your Payments

Contact Idaho Central Credit Union at (208) 239-3000 as soon as possible.

If you seek an alternative to the upcoming changes to your interest rate and payment, the following options MAY be possible (most are subject to lender approval):

- Refinance your home with us or another lender;
- Sell your home and use the proceeds to pay off your current loan;
- Modify your loan terms with us;
- Payment forbearance temporarily gives you more time to pay your monthly payment.

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-767-7468 or visit www.hud.gov or the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov.

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



PO Box 2469 • Pocatello, Idaho 83206-2469
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Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-21-2022
Loan Number: *****6327
Principal Balance: \$32,401.84



00018
rk14a

OZ 01 201

ROHIT KOTHARI
3749 E JUMP CREEK LN
BOISE ID 83716



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 02-01-2023

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 5 year period during which your interest rate stayed the same. That period ends on 02-01-2023, so on that date your interest rate may change. After that, your interest rate may change every five years for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 2.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 6.990%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	2.990%	4.990%
Principal and Interest	1,545.83	343.51
Escrow (Taxes and Insurance)	351.80	351.80
Total Monthly Payment	\$1,897.63	\$695.31

Due: 03-01-2023

The table above shows our estimate of your new interest rate and new payment that will be due monthly. These amounts are based on the 1 Year LIBOR index as of now, your margin, your loan balance of \$32,401.84, and your remaining loan term of 120 payment periods.





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Page:
Notice Date:
Loan Number:

2
06-21-2022
*****6327

However, if the 1 Year LIBOR has changed when we calculate the exact amount of your new interest rate and payment, your new interest rate and payment may be different from the ESTIMATE above. We will send you another notice with the EXACT amount of your new interest rate and payment 2 to 4 months before the first new payment is due if your new payment will be different from your current payment.

New Prepayment Penalty

None

What To Do If You Anticipate Problems Making Your Payments

Contact Idaho Central Credit Union at (208) 239-3000 as soon as possible.

If you seek an alternative to the upcoming changes to your interest rate and payment, the following options MAY be possible (most are subject to lender approval):

- Refinance your home with us or another lender;
- Sell your home and use the proceeds to pay off your current loan;
- Modify your loan terms with us;
- Payment forbearance temporarily gives you more time to pay your monthly payment.

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-767-7468 or visit www.hud.gov or the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov.

If you have any questions regarding this notice, please reach out to our Member Contact Center at 800-456-5067.

Thank You,

Idaho Central Credit Union



PO Box 2469 • Pocatello, Idaho 83206-2469
www.iccu.com • 800-456-5067

Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-21-2022
Loan Number: *****6151
Principal Balance: \$217,126.34



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rk14a

OZ 01 201

DAENA REXHO
1511 S DIVISION AVE
BOISE ID 83706



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 02-01-2023

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 5 year, 1 month period during which your interest rate stayed the same. That period ends on 02-01-2023, so on that date your interest rate may change. After that, your interest rate may change every five years for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

How is Your Mortgage Interest Calculated?

We calculated your interest by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under your loan agreement, your index rate is the 1 Year LIBOR and your margin is 2.750%.

Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 2.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 7.990%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	2.990%	4.990%
Principal and Interest	1,032.66	1,268.03
Escrow (Taxes and Insurance)	507.75	507.75
Total Monthly Payment	\$1,540.41	\$1,775.78

Due: 03-01-2023

The table above shows our estimate of your new interest rate and new payment that will be due monthly. These amounts are based on the 1 Year LIBOR index as of now, your margin, your loan balance of \$217,126.34, and your remaining loan term of 300 payment periods.





PO Box 2469 • Pocatello, Idaho 83206-2469
www.iccu.com • 800-456-5067

Page:
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06-21-2022
*****6151

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New Prepayment Penalty

None

What To Do If You Anticipate Problems Making Your Payments

Contact Idaho Central Credit Union at (208) 239-3000 as soon as possible.

If you seek an alternative to the upcoming changes to your interest rate and payment, the following options MAY be possible (most are subject to lender approval):

- Refinance your home with us or another lender;
- Sell your home and use the proceeds to pay off your current loan;
- Modify your loan terms with us;
- Payment forbearance temporarily gives you more time to pay your monthly payment.

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-767-7468 or visit www.hud.gov or the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov.

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Thank You,

Idaho Central Credit Union



PO Box 2469 • Pocatello, Idaho 83206-2469
www.iccu.com • 800-456-5067

Changes to Your Mortgage Interest Rate and Payment

Notice Date: 06-21-2022
Loan Number: *****6955
Principal Balance: \$270,154.94



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rk14a

OZ 01 201

ERIN BARKER
2956 S ROOKERY LANE
BOISE ID 83706



WHY ARE YOU RECEIVING THIS NOTICE?

Changes to Your Mortgage Interest Rate and Payments on 02-01-2023

Thank you for being a member of Idaho Central Credit Union. We appreciate your business and are happy to serve you. We are providing you with a notice of a mortgage interest rate change and a change to your mortgage payment. Under the terms of your Adjustable Rate Mortgage (ARM), you had a 5 year, 1 month period during which your interest rate stayed the same. That period ends on 02-01-2023, so on that date your interest rate may change. After that, your interest rate may change every five years for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

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Rate Limits

Your adjustable interest rate will never be increased or decreased on any single change date by more than 2.000 percentage points from the rate of the interest you have been paying for the preceding twelve months. Your interest rate will never be greater than 7.990%.

	Current Rate and Payment	New Rate and Payment
Interest Rate	2.990%	4.990%
Principal and Interest	1,279.70	1,577.73
Escrow (Taxes and Insurance)	0.00	0.00
Total Monthly Payment	\$1,279.70	\$1,577.73

Due: 03-01-2023

The table above shows our estimate of your new interest rate and new payment that will be due monthly. These amounts are based on the 1 Year LIBOR index as of now, your margin, your loan balance of \$270,154.94, and your remaining loan term of 300 payment periods.





PO Box 2469 • Pocatello, Idaho 83206-2469
www.iccu.com • 800-456-5067

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06-21-2022
*****6955

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New Prepayment Penalty

None

What To Do If You Anticipate Problems Making Your Payments

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Thank You,

Idaho Central Credit Union