

CALCITE CREDIT UNION

Dear Valued Member:

We have enclosed the notices below to all members that have a Calcite Credit Union Open-End Home Equity Credit Agreement or an Open-End Plan Signatures *PLUS* Credit Agreement. If you have either or both of these types of loans with the credit union, the notices below apply to your loans.

**NOTICE OF CHANGE IN TERMS OF
OPEN-END HOME EQUITY CREDIT AGREEMENT**

Please take note, effective immediately we have changed the terms and conditions of your Calcite Credit Union Open-End Home Equity Credit Agreement (the "Agreement"). Specifically, the Agreement has been changed so that your minimum monthly payment will be due on the 28th day of each month, beginning on August 28, 2009. Except for that change, all of the terms, conditions and provisions contained in the Agreement will remain in full force and effect. Your account balance has not changed.

It is important to point out that, despite this change in your contractual payment due date, if you have already instructed us to automatically transfer your monthly payment, *we will continue to make that transfer on that day each month*, presuming sufficient funds are available in your account on that day to make that transfer, *unless you notify us that you wish to change the date* each month on which to make that transfer.

Please retain this notice for your records.

##

**NOTICE OF CHANGE IN TERMS OF
OPEN-END PLAN SIGNATURES *PLUS* CREDIT AGREEMENT**

Please take note, effective immediately we have changed the terms and conditions of your Calcite Credit Union Open-End Plan Signatures *PLUS* Credit Agreement (the "Agreement"). Specifically, the Agreement has been changed so that your minimum monthly payment will be due on the 28th day of each month, beginning on August 28, 2009. Except for that change, all of the terms, conditions and provisions contained in the Agreement will remain in full force and effect. Your account balance has not changed.

It is important to point out that, despite this change in your contractual payment due date, if you have already instructed us to automatically transfer your monthly payment, *we will continue to make that transfer on that day each month*, presuming sufficient funds are available in your account on that day to make that transfer, *unless you notify us that you wish to change the date* each month on which to make that transfer.

Please retain this notice for your records.

##

Please contact us today if you have any questions about either of these change in terms notice, or if you would like to learn how to change your automatic payment transfer to coincide with the new payment due date.

Regards,

Calcite Credit Union