Bank Logo

[MONTH] 2022

Customer Name

Customer Address

Re: Account Number [XXXX]

Important changes to your National Bank of Arizona Credit Reserve Account Agreement

We are notifying you of changes to your National Bank of Arizona Credit Reserve Account (CRL) that will occur as we convert your deposit account to our new system. Below are details of these changes:

- Your Credit Reserve Account (CRL) is now called "Flex-Line."
- Your CRL payment due date is changing. The monthly payment due date will now be 25 days after your statement closing date.
- Your new account number will be on your first statement after the conversion. Your account number will be truncated, and will only show the last 4 digits, however your full account number (15-digit number) is located at the bottom of page 1 in the payment coupon section. You may need this number to set up a payment through a third party who requires this account number.
- Your credit line, outstanding balance, and available limit will transfer automatically to your new Flex-Line account, including transfers to the checking account currently connected to your Credit Reserve Account.
- Automatic payments set up under your [AFFILIATE BANK] checking account will transfer over with conversion. Any automatic payments from another financial institution will need to be re-established by completing a Consumer Loan Authorization Form. Please contact your local office/banker to complete this process.
- Your Flex-Line will have a standalone statement and you will now receive paper statements. To receive electronic statements for your Flex-Line, you will need to re-enroll using this link [www.nbarizona.com]. After signing in to [AFFILIATE BANK] Digital Banking please go to Services>eDocuments>Preferences>eStatements and eNotices, to select the box and opt out of paper delivery for Statements and Notices for your Flex-Line account.

Benefit: At conversion, you will have the ability to transfer funds to enrolled eligible accounts through [AFFILIATE BANK] Digital Banking without a corresponding fee.

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Important Changes to Your Account Terms—a summary of interest rate and fee changes, which will take effect on [DATE]

Description	Current	After Migration
Interest rate	17.00% Fixed Rate APR	**[Prime Rate + Margin]**. This APR will vary with the market based on the Prime Rate
Transfer fee	$10 per transfer	**$10** per automatic transfer; no fee for transfers initiated through Online Banking/Mobile Banking
Automatic Transfer Amount	$100 increment	**Actual overdraft amount**
Payment Due Date	Various	A fixed date each month, starting 25 days after the statement closing date
Minimum payment	The greater of $20.00 or 2.78% Outstanding Balance	The greater of **$25.00** or **2.78%** Principal Balance plus accrued interest
Penalty Fees	Return Payment: $0	Return Payment: **$25**
You have the right to reject these changes unless you become more than 60 days late on your account. However, if you reject these changes, you will not be able to use your account for new transactions. You can reject the changes by calling us at <<1-800-XXX-XXXX>> by midnight MST, [MM, DD, YYY].		

Please refer to the enclosed Flex-Line Agreement for additional information.

Please Note: If the Account is subject to a temporary hardship program, the program terms will apply to the Account as previously disclosed to you. Protections afforded under the Servicemembers Civil Relief Act or Military Lending Act, if applicable, will continue to apply to the Account for the period that you are entitled to such protections.

Revised Terms, as of <<Date:>>

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