



NOTICE OF CHANGE TO TIMING OF ANNUAL ESCROW ANALYSIS

Dear Valued Member,

At SECU, we are committed to delivering the best possible service. Based on member feedback, we have moved our Annual Escrow Analysis from October to February each year. While we are legally required to conduct the 2026 analysis this October, we will be shifting our annual analysis to February starting in 2027.

With this change, we anticipate improving our ability to capture the year's full tax cycle. This change is expected to support more accurate escrow payment estimates for you. The timing may also benefit you by allowing any potential escrow shortage payment to be addressed before the end-of-year holiday season, should you choose to pay it in full.

The current 2026 cycle will conclude in December. You will then receive your 2027 annual escrow account disclosure statement in February 2027, and any resulting payment changes will occur in April 2027. The annual analysis will be conducted each February thereafter.

There are no updates that you will need to make to receive notices on this new schedule, but please remember to complete any applicable payment adjustments **after each analysis cycle**.

Should you have any questions, please don't hesitate to contact SECU at 800-879-7328. Member advisors are available to assist you **Monday-Friday 8am – 7pm**, and **Saturday 9am – 1pm** Eastern Standard Time. You can also reach us through our Virtual Financial Center at <https://www.secumd.org/virtual-center/>.

Thank you for being a valued SECU member.

- The SECU team