

BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

Monday, June 16, 2025 Bulletin #2025-B-011

NOTICE TO BROKERS

FLCBank 2025 Compensation Policy and Changes to Compensation

FLCBank allows adjustments to compensation once a quarter; four total adjustments per calendar year. Any requests submitted on the wrong form or without a reason included will not be accepted.

Upcoming Compensation Adjustment Date:

To make an adjustment, your request must be submitted to FLCBank on or before the following:

Quarterly changes to Compensation must be received by FLCBank TPO Administration by 06/30/2025. Changes to compensation become effective with rate locks on 07/01/2025 and after.

Please note this change: Where necessary, to comply with Truth-in-Lending and High-Cost Mortgage Regulations, FLCBank may reduce compensation on an exception basis.

FLCBank requires a valid business reason for requested changes. To make this process as simple as possible there is a section located at the bottom of the request form. This section is **mandatory**; if blank or incomplete, FLCBank will be unable to process the change request.

<u>Click here</u> to download the updated Compensation Selection Addendum (rev 6/2025).

If a change is desired, please submit all Lender Paid Compensation Addendums to **TPO Administration**: <u>brokerdata@flcb.com</u>

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