

# BULLETIN



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BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

Tuesday, December 16, 2025

Bulletin #2025-B-020

## NOTICE TO BROKER CUSTOMERS

### FLCBank 2026 Compensation Policy and Changes to Compensation

#### FLCBank 2026 Compensation Policy and Changes to Compensation

FLCBank allows adjustments to compensation once a quarter; four total adjustments per calendar year. The Lender Paid Compensation Selection Agreement (rev Sept 2025) allows different compensations by transaction type (purchase, refinance) and by state.

*All requests must be submitted on the updated form and with a reason for the change to 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 **12/26/2025**.  
Changes to compensation become effective with **rate locks on 01/01/2026** 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.

[\*\*Click here\*\*](#) to download the updated Compensation Selection Addendum (**rev 09/2025**).

If a change is desired, please submit Lender Paid Compensation Selection Addendum to **TPO Administration:** [brokerdata@flcb.com](mailto:brokerdata@flcb.com)

Please contact your [\*\*Account Executive or Client Relations Representative\*\*](#) if you have any questions.