

BULLETIN



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BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

Tuesday, December 16, 2025

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NOTICE TO BROKER CUSTOMERS

FLCBank 2026 Compensation Policy and Changes to Compensation

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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

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

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