

Wednesday, May 13, 2026

Bulletin #2026-Broker-008

NOTICE TO BROKERS:

Florida Capital Bank, N.A. (FLC Bank) 2026 Annual Review Process - Action Required:

FLC Bank performs annual reviews on all active approved customers in all channels. In 2026 there are additional requirements to conform with new GSE and Agency annual reviews standards.

To ensure a timely review and avoid an interruption in service, please provide the following documents no later than the close of business **Friday, June 12, 2026**.

- **Completed 2026 Annual Customer Review Certification** ([CLICK TO DOWNLOAD](#)). If any responses require explanation, these are to be provided on company letterhead.
- **2025 Year-end Financial Statements**
Include one of the following (in order of FLC Bank preference):
 - 1) 2025 Company Tax Returns
 - 2) A signed 12/31/2025 Balance Sheet and 2025 P&L for the year (1/1/2025 through 12/31/2025)
If you have audited financials for 2025 – please provide them in addition to either #1 or #2.
- **Current Quality Control Plan.** If you do not have one, please comment when the required documents are provided.
- Procedures for all Originations functions and Approval processes.
- Procedures/processes for the approval and management of vendors and other third-party service providers such as 3rd party processors)

Please ink-sign all documents or ensure your e-signature vendor is on FLC Bank's approved e-signature vendor list. ([CLICK TO DOWNLOAD](#))

IMPORTANT

This FLC Bank notification is being e-mailed to the “Primary” contact on our approved customer list. If the “Primary” contact is not the correct person to receive this information, we ask that it be forwarded to the appropriate individual(s). Failure to comply will result in the suspension of a company’s approval and interruption in loan processing until the appropriate documentation is received by FLC Bank. If proper documentation is not received by the final date, we may terminate your account for non-compliance.

Transmittal Instructions

Please provide the above documents via email to: **Mortgage Third Party Risk** mortgagethirdpartyrisk@flcb.com
If you have any questions, contact your Account Executive.

Note: FLC Bank can provide a secure transmittal link upon your request via our secure file transmittal provider (Mimecast). E-mail mortgagethirdpartyrisk@flcb.com for a large file Mimecast request.