



NOTICE OF CHANGE IN OPEN-END LOAN PAYMENT DUE DATE (HOME EQUITY LINE OF CREDIT LOANS (HELOC) AND FIXED RATE PERSONAL LINES OF CREDIT

A recent change in Federal law requires that billing statements on open-end lines of credit be sent to borrowers at least 21 days before the payment is due. In order to be certain statements are mailed at least 21 days before the monthly payment is due, the due date on all LA Financial HELOC loans and Fixed Rate Personal Lines of Credit (LOC) is changed to the 25th day of each month, beginning with payments due in September, 2009. This Notice of Change in Terms is as required by applicable law and your open end line of credit loan agreement.

Please note that you may make a payment on your HELOC or LOC on any date you wish (payments are considered on time and within the grace period if made the 25th or earlier each month). But on any such loan with an outstanding balance a payment must be made each month and starting with the payment due in September, 2009, the actual due date of monthly payments on all HELOC and LOC's will be the 25th of each month in which there is an outstanding balance on your loan.

If you should have any questions regarding this change in due date, or if we may assist you in any other way, please contact us at 800-894-1200.

We thank you for your membership with LA Financial FCU.