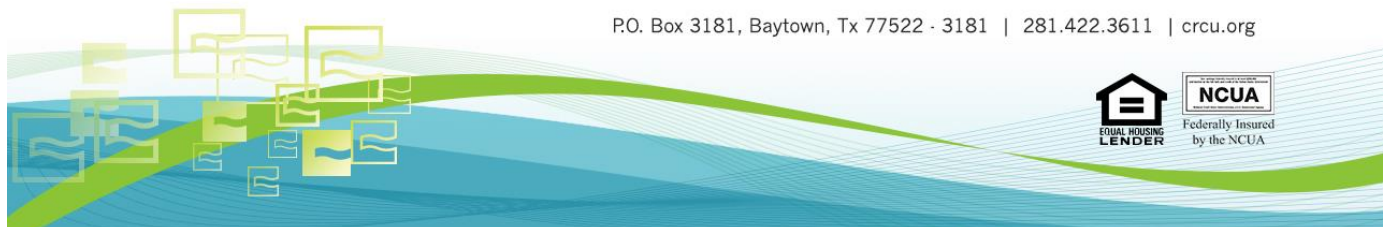


Community Resource Credit Union (CRCU) Members FAQ's

- What is the claim process?
 - There are multiple ways to submit a claim. First you need to determine who your loan servicer is. This can be identified on your mortgage statement or you can contact the CRCU Mortgage Department at 281-422-3611. Please visit your loan servicer's website for detailed instructions.
- Can Community Resource Credit Union endorse my insurance proceeds check at my local branch?
 - Unfortunately, Community Resource Credit Union Employees are not permitted to endorse any insurance proceed claims.
- How does the Member get endorsement for the proceeds from their claim?
 - A Member can visit the CRCU Mortgage Department at either the Decker Branch or the Atascocita Branch with their servicer's completed Property Insurance Claims Package (Member Home Loan or Colonial) and their claim check. One of our officers will overnight the package to the Member's respective loan servicer for processing. If the Member's claims servicer has a local claims office, the Member can take their completed Property Insurance Claims Package and claim check to them for processing. Make sure they make an appointment before going.
- What documents are needed to submit an insurance claim?
 - The required documents vary depending on the size of your claim and loan servicer. The list of documents needed is detailed within the Property Insurance Claims Package from the Member's specific loan servicer.
- Where do I submit a claim?
 - The most efficient way to submit an insurance claim is to contact your servicer directly. CRCU's loan servicers are listed below.
 - **Member Home Loans** – 866-520-4702 or visit: <http://www.memberhomeloan.com>
 - **Colonial** – 800-937-6002 or visit: <http://www.gocolonial.com>
 - Please review the website of your specific loan servicer for further direction. If you have any questions, please feel free to contact your CRCU Mortgage Department at 281-422-3611.
- How long is the claim process and when should I expect to receive my proceeds?
 - All insurance claims will be processed in the order in which they are received. The most efficient way to begin the claim process is to contact your specific loan servicer directly. Make sure you have provided all of the requested information to ensure a more effective processing experience.



- Who do I call to check the status of my claim?
 - This will depend on your loan servicer.
 - If your loan is being serviced through Member Home Loans, please call 866-520-4702.
 - If your loan is being serviced through Colonial, please call 800-937-6002.

- What do I need to do if I feel that my claim is not being processed in a timely manner?
 - Please keep in mind that there is a large number of claims that are being processed, and all claims will be processed in the order in which they are received. To avoid any unnecessary delays, we strongly recommend that you contact your specific servicer and submit all required documents as soon as possible.

- Do I need to continue to make my mortgage payment during the claim process?
 - Unless you made prior arrangements with your servicer for a deferment or modification, you will continue making your regular scheduled monthly payments. If you would like to request a loan modification or deferment, please contact your loan servicer.
 - Member Home Loans – 866-520-4702
 - Colonial – 800-937-6002

- Can I make the needed repairs myself?
 - CRCU highly recommends that all repairs are completed by a licensed contractor. All insurance claims of \$20,000 or greater will require a licensed contractor. For insurance claims less than \$20,000 a licensed contractor may not be required.

- What constitutes a licensed contractor?
 - Contact your loan servicer or review your respective servicer’s Property Insurance Claims Package to view the requirements for using a licensed contractor.

- Will there be any charges or fees associated with my insurance claim?
 - In most cases there will not be fees or charges. Your loan servicer will advise you when fees or charges may be applicable.

- What products and services are available from CRCU if my claim doesn’t cover the needed repairs or if my home was not insured?
 - Community Resource Credit Union is a full-service financial institution with comprehensive mortgage loan products and services. We are ready and available to assist our members during this trying time. Please contact a CRCU mortgage representative at 281-422-3611.

- What is Community Resource Credit Union doing to ensure that my claim is being processed correctly and in a timely manner?
 - Community Resource Credit Union understands that this could be a difficult time for its members. CRCU has developed strong relationships with our loan servicers, and is utilizing these relationships to the fullest extent to ensure that our member's claims are being processed correctly and in a timely manner. CRCU is actively working and communicating with each of our loan servicers to make certain that every claim is being taken care of as completely and effectively as possible. CRCU will continue to monitor the progress of the claim process and will not waiver away from our Mission Statement to help our members achieve financial well-being, through a lifetime partnership by providing exceptional service and quality products.