

June 1, 2013

Name  
Address  
City, ST Zip

Dear Member:

The merge of accounts is complete, and your Bay Pines (BPFCU) mortgage has been moved to MIDFLORIDA and attached to your new MIDFLORIDA account number.

For your reference, enclosed is a mortgage verification which outlines your mortgage balance, your payment amount and the rate at which you financed. This document should be kept with your account records for future reference.

Beginning mid-June, a monthly mortgage statement along with a payment coupon will be sent to you to make your payment due the first of July. If you made your payment by ACH (Automated Clearing House), then that status has been maintained and your payment will be paid as it has been in the past although you will continue to receive a statement and coupon each month.

If you had online services with Bay Pines, then your mortgage balance and payment history will be available on midflorida.com on the account details page under loans. *(To review the payment history, just click on the account number hyperlink - payment history will only include payments made after the merger.)*

If you do not have access to MIDFLORIDA's Online Services, just call toll free (866) 913-3733 to sign up.

Should you have any questions about your mortgage, please feel free to contact us using the information listed above. We look forward to continuing to serve your mortgage needs.

Sincerely,

**Sandra M. Gibson**  
Chief Real Estate Officer