Dear Member:

Your Space Coast Credit Union (SCCU) mortgage has been moved to MIDFLORIDA and attached to your new MIDFLORIDA account number in advance of the final data conversion.

For your reference, enclosed is a mortgage verification statement as of May 31, 2012, which should be kept with your account records.

A new set of coupons is enclosed beginning with June 1, 2012. Please disregard your June coupon if your payment has already been made. If you make your payment with an automated bill payment system, then that status has been maintained and your payment will be paid as it has been in the past. Please note: If you mail your mortgage payment or use a bill payment system which generates and mails a check, please update those records to reflect this new information:

MIDFLORIDA Credit Union

Attn: Payment Processing PO Box 8008 Lakeland, FL 33802-8008 (863) 688-8443 or Toll Free (855) 915-4663

If you would like to sign up for automatic payments, please complete the enclosed Payment Selection Form and return in the postage-paid envelope provided.

Going forward, your mortgage will not appear on your MIDFLORIDA account statement; however, if you had online services with Space Coast, then you have been automatically set up to receive MIDFLORIDA's Online Services which will provide you access to your mortgage information online. Your mortgage information can be found 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 spin-off.)

Should you have any questions about your mortgage or wish to sign up for Online Services, 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



PAYMENT SELECTION FORM

If returned by the 25" of the	e month, your new paymen	t selection will take effe	ct for the following month.
Borrower Name			
Co-Borrower Name			
Loan Number			
	Please Select From t	he Following Options	
Automatic Payment Tran	sfer - MIDFLORIDA Credit Union		
Savings	Account #		
Checkir	g Account #		
Automatic Payment fron	n Another Institution		
(If this option is selected	, a voided check or savings depos	it slip must be attached to th	nis form)
for any transactions credited/de		in effect until the expiration date (lo	sted below, and, if necessary, initiate adjustments oan maturity date) or MIDFLORIDA Credit Union is ortunity to act on it.
Name on Account (must be the	same as member)		
Financial Institution Name		_	
Financial Institution Address (St	reet, City, State, Zip)		
Financial Institution Routing Nu	mber		
Account Number			
Account Type (checking or saving	ngs)		
Member Self-Transfer via	a Online Banking - no coupons wi	ll be issued	
Coupon Booklet			
I(we) agree to have our MIDFLOR	IDA mortgage payment processed	d in the manner stated above	e.
Borrower Signature		Date	
Co-Borrower Signature		Date	