



January 27, 2026

NOTICE OF SERVICING TRANSFER: Home Equity Loan or HELOC

As you likely know, Kane County Teachers Credit Union (KCT) is merging with Consumers Credit Union (CCU) the weekend of February 20 – February 22. After this date, your Home Equity Loan or Home Equity Line of Credit will be transferred to Consumers Credit Union in Lake Forest, IL, where it will be serviced going forward.

Please note, the information in this letter applies only to Home Equity Loans or HELOCs. If you have a first mortgage, information on that loan will be sent in a separate communication.

The information below outlines important information you will need for the transition to Consumers Credit Union.

- **Account Number** - Your Home Equity Loan or Home Equity Line of Credit account number should remain the same; however, in a small number of cases, account number collisions may occur during the transfer from KCT to CCU. If your account is affected, you will receive additional communication with your updated number.
- **Statements** - You will receive a new statement from Consumers Credit Union around March 2026.
- **Loan Terms** - The terms of your loan will not change; they will remain the same as the day you closed on your loan.
- **How to make a payment after conversion weekend (February 20 – February 22)**
 1. Visit one of our local branches
 2. Make your payment via our digital banking platform
 3. Mail a payment to:
Consumers Credit Union | 300 N. Field Drive | Lake Forest, IL 60045 | Attention: Payments Department
- **Automatic payment (Autopay) set up and confirmation** - If your monthly payments were automatically deducted from your checking/savings account, you will not need to do anything. Those automatic payments (Autopay) will be transferred over to Consumers Credit Union. However, if you have your payment set up in online banking, you will need to set that up again once you have your login credentials for the digital banking platform at Consumers Credit Union.
- **Online transfer capability within Digital Banking** - With this transition, making payments by transferring funds from your checking account to your Home Equity loan is simple. In addition to making payments, you can also take an advance from your Home Equity Line of Credit by simply transferring the designated amount from your HELOC right into your checking account in CCU's digital banking.
- **No late fees for the first 60 days** - We know it takes time to acclimate to a new mortgage online experience and establish your preferred payment method, so for the first 60 days of the transition, no late fees or negative impacts to credit reports will be incurred.
- **Questions about a new loan** - If you have questions about a new first mortgage or Home Equity Loan, please contact the CCU New Home Loans Team at 847.741.3344, select option 5 and then option 1.

We appreciate your patience throughout this transition and value the trust you have placed in us.

Sincerely,
Consumers Credit Union | Mortgage Servicing Team