

## BUMA Confidence Guarantee

We want you to enroll with and enjoy complete confidence in BWMA. You can be assured of the following:

- Your account will be set up with the information you provide on the Biweekly Savings Plan Agreement in a timely manner.
- Your payment to the lender will arrive by the due date or soon after and before the late date set by your lender. Should a payment be made after the late date as a fault of our service, we guarantee you will not be responsible for the late fee charged by your lender. It is your responsibility to advise our Customer Care Department of all changes in payment amounts, lender payable names and payment addresses.
- For your protection your funds are safely secured for payment in an FDIC-insured account and we fully abide by Regulation E guidelines for your peace of mind.
- We protect your data using secured systems and guarantee we never share your data with parties outside of BWMA and your designated Service Bureau company.
- You will receive a copy of the Biweekly Savings Plan Agreement enrollment form after you review and approve with your signature.
- After your application has been fully completed, reviewed, and uploaded for servicing setup, you will receive contact information for BWMA Customer Care and the name of the debiting Service Bureau assigned to your loan. The Service Bureau is subjected to strict regulation and yearly audits for your assurance.
- You will have the freedom to make changes to your plan by phone or online website. Please allow a minimum of 72 hours for changes to be activated.
- You have the opportunity to become a referring client under our BWMA Client Ambassador program and earn referral rewards which could easily offset all program costs.

Thank you for saving with the Biveekly Mortgage Association!