

Hurricane Sandy

If you have been affected by Hurricane Sandy and are in need of assistance, we are here to help. We want you to know that we understand this is a stressful and difficult time for you and your family. We also understand that this may impact your ability to conduct normal banking business resulting in late or missed mortgage payments. We have empowered our service team to be very accommodating to your hurricane-related circumstances. Our representatives are trained in disaster response and can offer guidance and information about your loan to assist you in any way they can. If your property has sustained damage, our claims team will guide you through the process and help you move forward with repairs. We truly value your business and look forward to assisting you.

First Steps:

- Call your Insurance Agent - your agent and insurance company will evaluate the damage to your home according to your homeowners insurance policy
- Contact us to begin the claim process. We will ensure that you receive the information you need to process your claim quickly.
- To make a payment:
 - Payments can be made without a service fee using the web or through our automated Pay by Phone system
 - During this time, we will not charge a service fee for payments made through a representative
- Contact our service department:
 - If you need assistance locating contact information for your insurance agent or company
 - If you need to temporarily change your mailing address

Hurricane Disaster Frequently Asked Questions

- **Payment Question:** I have been affected by the recent Hurricane. I don't know when I can make my payment. What should I do?
 - **Answer:** Contact us and speak with a representative who will provide instructions and options for making your monthly payment.
- **Late Fee Question:** I have been affected by the Hurricane Sandy. My payment will be late. Will I be charged a late fee?
 - **Answer:** Contact us and inform the representative that you have been impacted by Hurricane Sandy and as a result your payment was delayed. We will ensure that you are not charged a late fee if your payment was delayed due to Hurricane Sandy.
- **Property Damage Question:** I have been affected by the recent Hurricane Sandy and there has been damage to my property.
 - **Answer:** You should contact your insurance company advising them of the damage to your property. Your insurance company will then evaluate the damage to your home according to your homeowner's insurance policy. If you are unsure of who your insurance company or agent is, contact us and we can assist.
 - After speaking with your insurance company, you can contact us and we will ensure that you receive the information you need to process your claim quickly.
- **Credit Report Question-** Will my credit report be negatively impacted if my payment is late?
 - **Answer:** We are taking the steps to ensure that your credit report will not be negatively impacted due to Hurricane Sandy.