

## **BWMA Confidence Guarantee**

We want you to enroll with and enjoy complete confidence with our BWMA Member Consultant. 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 Customer Service 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 that BWMA will 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 from BWMA or your BWMA Member Consultant 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 Customer Service and the name of the debiting Service Bureau assigned to your loan. The Service Bureau is subjected to strict regulation and yearly audits of their operations 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.
- Your savings analysis report calculated by your BWMA Member Consultant shows gross savings and does not deduct for enrollment fees or service fees. Please ask your BWMA Consultant how you can earn referral rewards which could easily offset all program costs.

Thank you for saving with the Biweekly Mortgage Association!