

Centex Citizens Credit Union  
P.O. Box 1252  
Mexia, Texas 76667

## Loan Closing Summary

- I understand that there is no grace period on this loan. I will be in default of my loan agreement if my full payment is not made on or before the due date. I understand that I may receive a call from the CCCU Collection department and any collateral securing this loan could be in jeopardy if I am even one day late on the payment.
- I understand that it is my responsibility to provide CCCU with any updated contact information (address, home phone, cell phone, work phone). If the credit union is unable to reach me due to inaccurate contact information, I understand any collateral securing this loan may be in jeopardy.
- As stated in my Loan Account Agreement, I understand that in addition to placing my collateral in jeopardy if I am one date late I will be charged a late fee of 5% of the interest due or \$ 5.00 whichever is greater.
- I understand that in addition to liability insurance, I must maintain comprehensive and collision insurance coverage with CCCU as the lienholder/loss payee for the duration of the loan. Failure to do so can result in collateral being in jeopardy and the cost of single interest insurance being added to the loan.
- The best payment due date has been selected that works appropriately with my pay cycle.
- I understand if there is ever any problem with my loan payment being made on time, I can contact CCCU's Collection department or any Loan Officer as soon as possible at 254-562-9296.

I have received a copy of my loan agreement and understand the information summarized above.

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Member signature

Date

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Account/Loan Number