



3455 Nogales St. Floor #2
West Covina, CA 91792
(626) 854-2818

June 3, 2021

Dear Valued Customer,

Universal Bank will be upgrading its data processing systems beginning June 19, 2021. We want to keep you informed about the changes that will be occurring to the way you will be able to view loan account information, make your regular payment, and the new statement you will be receiving.

Along with these changes, the Bank will also be upgrading its website, which will provide easier access to your loan account information and history. To view your loan information, login to internet banking as usual, then click on your loan account number. The next screen will show all your information, including directions on navigating your loan history. You will also be able to transfer funds from your Universal Bank checking or saving account by clicking on the "Make a Payment" box.

Please be advised that online loan payments will not be accessible beginning Friday, June 18th at 6:00 pm through Monday, June 21st at 8:00 am. For further assistance you may visit your local branch during standard banking hours.

Your payment date will remain the same as it is now. You will receive a statement and invoice for the next payment as usual. The statement will change in format, but all information will be easy to locate. The address form where the statement is mailed will change, so be on the lookout for it.

Your payment will be mailed or electronically transmitted to the same location as before. The process of making your payment through funds transfer or electronic bill payment will not change. Automatic payments will be processed without any change required by you.

We sincerely appreciate your understanding during this technology upgrade process. If you have any questions or comments, you may visit your local Universal Bank branch or call us at (888) 809-8282.

Sincerely,

A handwritten signature in black ink, appearing to read 'Frank Chang'.

Frank Chang
President/CEO