Coastal Financial
CREDIT UNION

September 21, 2026

RE: Changes to Commercial Loan Payment Deferral Fees

Dear Business Members,

At Coastal Financial Credit Union, we understand that unexpected circumstances can arise and, in certain situations, a commercial loan payment deferral may provide valuable short-term financial flexibility.

To support the continued administration and review of commercial loan payment deferral requests, we will be introducing new fees associated with these requests.

Effective September 21, 2026, the following fees will apply to all new commercial loan payment deferral requests received on or after this date:

- **Commercial Loan Payment Deferral Application Fee:** $1,000
- **Additional Fee Per Loan Deferred:** $250 for each individual loan for which a payment deferral is requested
- All applicable deferral fees must be paid before a deferral request can be processed.

These fees are separate from, and in addition to, any applicable annual review fees that may be required as part of the assessment process.

Please note: requests that have already been submitted or are in progress prior to this September 21, 2026 will not be affected.

If you have any questions regarding these changes or would like to discuss your commercial lending needs, please contact your Commercial Account Manager or your local Coastal Financial branch.

Thank you for your continued business and for choosing Coastal Financial Credit Union.

Sincerely,

Commercial Lending Team
Senior Commercial Accounts Officer
Coastal Financial Credit Union