

Friday, March 14, 2025

Bulletin #2025-B-005

NOTICE TO BROKERS

FLC Bank 2025 Compensation Policy and Changes to Compensation

FLC Bank allows adjustments to compensation once a quarter; four total adjustments per calendar year. Any requests submitted on the wrong form or without a reason included will not be accepted.

Upcoming Compensation Adjustment Date:

To make an adjustment your request must be submitted to FLC Bank on or before the following:

Quarterly changes to Compensation must be received by FLC Bank TPO Administration by **03/28/2025**. Changes to compensation become effective with **rate locks on 04/01/2025** and after.

Please note this change: Where necessary, to comply with Truth-in Lending and High-Cost Mortgage Regulations; FLC Bank may reduce compensation on an exception basis.

FLC Bank requires a valid business reason for requested changes. To make this process as simple as possible there is a section located at the bottom of the request form. This section is **mandatory**; if blank or incomplete, FLC Bank will be unable to process the change request.

[Click here](#) to download the updated Compensation Selection Addendum (**rev 3/2025**).

If a change is desired, please submit all Lender Paid Compensation Addendums to **TPO Administration:**

brokerdata@flcb.com