



BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

Friday, March 14, 2025 Bulletin #2025-B-005

NOTICE TO BROKERS

FLCBank 2025 Compensation Policy and Changes to Compensation

FLCBank 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 FLCBank on or before the following:

Quarterly changes to Compensation must be received by FLCBank 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; FLCBank may reduce compensation on an exception basis.

FLCBank 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, FLCBank 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

Please reference full product guidelines posted on the FLCBank website at www.flcbmtg.com. All products are subject to credit and property approval. Program terms and conditions are subject to change without notice. Not all products are available in all states for all dollar amounts. Other restrictions and limitations apply. FLCBank is a registered trademark of Florida Capital Bank, N.A. Member FDIC NMLS 790396 Equal Housing Lender. FLCBank 10151 Deerwood Park Blvd. Bldg. 100, Suite 200, Jacksonville, FL 32256 1.866.295.0014

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