



9301 S Western Ave.
Oklahoma City, OK 73139
tel: 405.682.1990
www.TrueSkyCU.org

Dear Valued Member,

As the economy continues to change, we have kept a close eye on the interest rates in the market and have been able to keep our rates relatively stable. However, we have recently seen an increase in the production and servicing of our consumer unsecured Line-of-Credit, and as a result, we must increase the interest rate on our consumer unsecured Line-of-Credit effective **May 4th, 2023**.

We have included disclosures for these increases with this notice and they are available on our website at TrueSkyCU.org/quick-loans-disclosures. Our new rate for the Quickloans (consumer Line-of_Credit) will be **12.99%**. This rate will impact purchases and existing balances as of the effective date **May 4th, 2023**. If you have any questions, please do not hesitate to contact us.

A handwritten signature in black ink, appearing to read "Mike Shockley", followed by a horizontal line.

Sincerely,
Mike Shockley, CUCE, CUDE, SCMS
Senior Vice President/Chief Lending Officer
True Sky Federal Credit Union

Disclosures:

A change is being made to your account terms. If you are already being charged a higher Penalty APR for purchases: in this case, any changes to APRs described will not go into effect at this time. These changes will go into effect when the Penalty/APR no longer applies to your account.

You have the right to reject the change prior to the effective date of the change. If you choose to reject the change, you can contact our Lending Team at 1-800-448-1990 and request to opt out. If you reject the change, your ability to use the account for further advances will be terminated or suspended.