LOANS

LOAN INFORMATION

All Colombo Bank loan account numbers will remain the same. Personal line of credit accounts can continue to use Colombo Bank line of credit checks to access their funds. We will issue new checks at a later date. Personal lines of credit that are 30 days past due may be frozen until they are brought current.

LOAN PAYMENTS

Online payments are a quick and easy way to manage your money. You can schedule a one-time transfer or set up recurring transfers online from your FVCbank checking account, which you can modify at any time.

You may also make loan payments at any FVCbank office, or, if you prefer to mail your loan payments, use the following address for payments beginning the Monday post-merger; FVCbank, 11325 Random Hills Road, Suite 240, Fairfax, VA 22030, Attn: Loan Servicing.

Any recurring loan payments you have established will continue automatically. If additional payments are made, your recurring loan payment will still be drafted from your account. Any recurring fees will not draft with your payment automatically. An auto payment cannot overdraft your checking account.



LOAN STATEMENTS

If you have overdraft protection and/or home equity line of credit accounts that have combined statements with a checking account(s), you will now receive a separate statement for your loan and checking accounts.

FVCbank only sends duplicate billing statements to an alternate address. Duplicate notices for ARM disclosures, NSF notices, paid off notices and past due notices will not be sent.

All accounts will receive monthly billing statements. eStatements are currently not available for loans, but we hope to have this feature in the near future.

ADDITIONAL LOAN INFORMATION

You must provide all qualified written requests, notifications of error or request for general information regarding your consumer loan in writing to loanservicing@FVCbank.com, or mail to: FVCbank, 11325 Random Hills Road, Suite 240, Fairfax, VA 22030, Attn: Loan Servicing.

If you are disputing a transaction on your loan statement, please describe the error and why you believe that it is an error. We must hear from you no later than 60 days after we sent you the statement on which the error or problem appeared.