



February 10, 2026

Name

Address

City, State, Zip

Dear Customer:

As part of our ongoing commitment to service excellence, we are enhancing our systems and technology in mid-March.

As a part of this process, changes will be made to your Overdraft Protection (ODP) line of credit linked to checking account ending in XXXX. In the past, your ODP loan number was typically the same as your checking account number. Moving forward, your ODP account number will be shortened.

**Your new ODP account number is: XXXX**

Another change taking place with the upcoming enhancements involves the repayment schedule for your outstanding ODP balance. Currently, a fixed dollar amount is due each month based on your balance. Beginning in March, with the first payment due on April 24, 2026, your monthly payment will be 15% of the outstanding balance. For example, if you have \$100 drawn on your ODP as of March 31<sup>st</sup>, the payment due on April 24<sup>th</sup> will be \$15.00.

We apologize for any inconvenience these changes may cause. If you accept the updated terms, no action is required. If you do not agree to the revised terms, please contact us at 920.845.2345 to close your ODP line of credit and review other possible options. Please note that closing your ODP may result in a \$35.00 fee per item for any overdrafts or non-sufficient funds (NSF) transactions.

Thank you for your understanding and continued trust in Bank of Luxembourg.

Sincerely,

Jenny Jandrain

Loan Operations Manager

[bankofluxemburg.com](http://bankofluxemburg.com)

