



Deposits • Loans • Wealth Management
Big Bank Products • Community Bank Service

Attention Crest Loan Customers: COVID-19 Relief

We are actively monitoring the COVID-19 situation and want to assure you that our first priority here at Crest Savings Bank is the health and safety of our employees, customers, and community. COVID-19 has impacted many of our loan customers financially and we are here to help in the following ways.

If you can make your loan payments, but are worried about being late Crest Savings will provide the following assistance without any action required on your part:

- Crest Savings will waive all late charges for your loan payments received after due date during April, May and June 2020.
- Crest Savings will not report late payments to credit reporting agencies, consistent with applicable guidelines, for borrowers who continue to make their payments although they may be late during April, May or June 2020.

Also, if you were already enduring a financial hardship before the COVID-19 crisis, Crest Savings will not initiate foreclosure sales or evictions, consistent with applicable guidelines, for the next 60 days.

If COVID-19 has changed the status of your income and you are unable to make your loan payment, our Crest Loan Servicing Team will work with you. You may be eligible for a **mortgage payment forbearance offer of up to 90 days with no adverse impact to your credit**. To begin the relief process, please complete the brief attached form requesting some basic information including the following:

- Name and billing address
- Email and phone number
- Last 4 digits of loan number
- Property details
- Reason for relief request
- Evidence of loss of income

The signed form can be submitted via:

- Email: loanservicing@crestsavings.com
- Mail: Crest Loan Servicing-COVID-19 Relief, 3301 Pacific Avenue, Wildwood, NJ 08260
- Branch drive up window



Holly Beach Financial Center • 3301-3311 Pacific Ave • Wildwood, NJ 08260
www.crestsavings.bank • 609.522.5115 • PhoneLink • 888.893.9984





Once your hardship request is received, a team member will reach out to you as soon as possible with options.

For questions regarding COVID-19 Loan Relief, we can be reached by:

- Email: loanservicing@crestsavings.com
- Phone: 609-522-5332

As this is a fluid situation, details will be made available as they become known. We are moving rapidly to alleviate our customers' concerns. We will be posting updates on our website at www.crestsavings.bank as we have them.

As a community bank, we are your neighbors and we are here to help. Thank you for banking with Crest Savings!

Sincerely,

A handwritten signature in black ink that reads "Anthony DeSalle".

Anthony J. DeSalle, CPA
President & CEO



Mortgage Assistance Application

If you are having mortgage payment challenges, please complete and submit this application, along with the required documentation, to Crest Loan Servicing-COVID-19 Relief via mail: 3301 Pacific Avenue, Wildwood, NJ 08260, email: loanservicing@crestsavings.com, or one of our branch drive up windows. We will contact you to acknowledge receipt and let you know if you need to send additional information or documents.

We will use the information you provide to help us identify the assistance you may be eligible to receive. If you need help completing this application, please contact us via email at loanservicing@crestsavings.com or phone at 609.522.5332.

BORROWER INFORMATION

Borrower's name: _____

Social Security Number (last 4 digits): _____

E-mail address: _____

Primary phone number: _____ Cell Home Work Other

Alternate phone number: _____ Cell Home Work Other

Co-borrower's name: _____

Social Security Number (last 4 digits): _____

E-mail address: _____

Primary phone number: _____ Cell Home Work Other

Alternate phone number: _____ Cell Home Work Other

Preferred contact method (choose all that apply):

Cell phone Home phone Work phone Email Text—checking this box indicates your consent for text messaging

Is either borrower on active duty with the military (including the National Guard and Reserves), the dependent of a borrower on active duty, or the surviving spouse of a member of the military who was on active duty at the time of death? Yes No

PROPERTY INFORMATION

Property Address: _____

Mailing address (if different from property address): _____

- The property is currently: A primary residence A second home An investment property
- The property is (select all that apply): Owner occupied Renter occupied Vacant

HARDSHIP INFORMATION

TYPE OF HARDSHIP (CHECK ALL THAT APPLY)

Unemployment

Reduction in income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)

Other – hardship that is not covered above:

REQUIRED HARDSHIP DOCUMENTATION: Please provide written explanation describing the details of the hardship and any relevant documentation.

BORROWER(S) CURRENT ASSETS

Exclude retirement funds such as a 401(k) or Individual Retirement Account (IRA), and college savings accounts such as a 529 plan.

Checking account(s) and cash on hand	\$
Savings, money market funds, and Certificates of Deposit (CDs)	\$
Stocks and bonds (non-retirement accounts)	\$
Other:	\$

BORROWER CERTIFICATION AND AGREEMENT

1. I certify and acknowledge that all of the information in this Mortgage Assistance Application is truthful, and the hardship I identified contributed to my need for mortgage relief. Knowingly submitting false information may violate Federal and other applicable law.
2. I agree to provide Crest Savings Bank with all required documents, including any additional supporting documentation as requested.
3. I acknowledge and agree that Crest Savings Bank is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
4. I agree that the terms of this borrower certification and agreement will apply to any forbearance plan that I may be offered based on this application.

Borrower signature: _____ Date: _____

Co-Borrower signature: _____ Date: _____

Please submit your completed application, together with the required documentation, to Crest Loan Servicing-COVID-19 Relief via mail: 3301 Pacific Avenue, Wildwood, NJ 08260, email: loanservicing@crestsavings.com, or one of our branch drive up windows. We will contact you to acknowledge receipt and let you know if you need to send additional information or documents.

We will use the information you provided to help us identify the assistance you may be eligible to receive.