



Happy New Year! Our resolution to you is provide the best possible service. We have a New Year's Resolution suggestion for you. How about resolving to be debt-free when you retire? Not having a mortgage payment makes retirement from work a realistic choice. We have a suggestion, pay off the mortgage ASAP. While you are at it enroll all your other loans with us! Think . . . **Paid In Full!**

Thank you for doing your best in preventing the spread of the Covid & Flu viruses. This Winter will be a test as not many are wearing masks. Please be sure to keep your vaccines boosted to prevent Covid death.

The BWMA Customer Care Team consists of Roger, Mashell, Yvette and Rich (our newest team member) doing the customer service tasks. There is just one phone number (800) 717-0954 and one email address >>> customercareteam@bwma.com. A TEAM approach to Customer Care, provides extended hours of access and service. Thank you for helping us grow!

REWARDS! It is our goal to send you at least \$100 each month in 2023! **We will double your referral rewards with our appreciation through JANUARY 9, 2023.** For more info on our REWARDS visit: <https://www.biweeklyservicingcompany.com/ambassador.html> **NEW! Business cards for you** to hand out to prospects with a mortgage, car or truck loan are available now. Your Account ID # will be on the back. **You may request some from the TEAM at no cost to you.**

GRATITUDE: Every day is a good savings day at BWMA and it is always a good time to say thank you for all you let us do for you. Occasionally, we need a little help with a few updates from you and you can use the link below for those or contact BWMA Customer Care, by phone, email, text or online website. <https://www.biweeklyservicingcompany.com/contact-bwma.html>

The main 3 things that may change in addition to your contact info are:

1. The loan gets sold and we have a new lender (servicer) to pay.
2. You have changed your checking or savings account.
3. The amount of your monthly payment has changed because of an increase or decrease in your property taxes or homeowner's insurance.

Thank you in advance for your diligence in keeping info current with us.
Lenders and banks do not let us know when the 3 items above change.

The **2023 Debit Calendars and the online Calculator** are found on the Service website for your use, viewing and download. <https://www.biweeklyservicingcompany.com/calculator--calendars.html>

Thank you for keeping your bank info and loan information current with BWMA. Call us with your updates or go online at >>> <https://www.biweeklyservicingcompany.com/account-changes.html>

We have added related and other useful information on the Help Resources page of our Service website for your benefit under the **More** tab section. There are new additions recently. <https://www.biweeklyservicingcompany.com/help-resources.html>

How can we serve you better? Please use the Comments section on this form with your thoughts and suggestions. <https://www.biweeklyservicingcompany.com/contact-bwma.html>

Oh, by the way! Many clients are adding additional loans to their account. Have you purchased a new car or truck recently? Do you have another loan (mortgage, vehicle, boat, RV, student)? Give us a call for a free loan savings analysis, Mention the NEWSLETTER and get a \$20 gift card! Here is a page for that or contact Customer Care. <https://www.biweeklyservicingcompany.com/add-a-loan.html>

Three things for sure are; saving time, saving interest dollars and building loan equity never go out of style and the BWMA Customer Care Team is just a phone call, email or text away to help you. **Thank you for saving with us! We're here to help you achieve your Mortgage WIN!**