

To: ACU Members

Subject: managing overdue loans

Ref.nr.: 2508.2023

Willemstad, September 13, 2023

Dear Member,

In recent years ACU had experienced an enormous increase of overdue loans. This has a negative impact on the financial results of our cooperative. By means of this letter ACU management would like to inform that it will be applying a more severe policy on Members with an overdue loan. This policy is based on articles 10f, 12 and 13 of ACU's Domestic Rules ("Huishoudelijk Reglement").

ACU management urges each member with an overdue loan to contact our Collection Department at +5999 434-7100 or info@acu.cw as soon as possible after receiving a notification. This way we may prevent unnecessary situations and costs.

The above mentioned policy does not apply to members who complies responsibly with their loan payments.

We hope to have informed you accordingly.

With kind regards, ACU management.