

Residential Mortgage & Fixed Home Equity Loans

Residential Mortgage & Fixed Home Equity Loans

You will receive a new loan number for both your Mortgage Loan and Fixed Home Equity Loan. This information will be sent to you in a separate mailer around July 15, 2026 along with other important information about the Mortgage conversion.

Payments

Payment type	Where to send the payment
At a branch	No changes
Mail & Online Bill Payment	Update your loan number and change the payee to: BrightBridge Credit Union P.O. Box 11733 Newark, NJ 07101-4733
Telephone	(877) 909-2542
Automatic monthly withdrawal from an outside financial institution initiated by former Arrha	No changes
Automatic transfers previously set up by Former Arrha from a Former Arrha checking/savings	If you completed and remitted a new ACH form prior to June 19, 2026, no further action is required. If you did not complete a form, you will be responsible for making your August 1, 2026 payment and will need to enroll via paper or electronic method.
Scheduled recurring transfer through Former Arrha online banking	You will need to set up your recurring payments after August 15, 2026. The August payment can be made at a branch, via mail, over the phone, or through BrightBridge Bill Pay in Online or Mobile Banking.

Residential Mortgage & Fixed Home Equity Loans

Payment type	Where to send the payment
Third-party (i.e. government allotment, bi-weekly)	Advise the third party of your new loan number and change the payee to: BrightBridge Credit Union P.O. Box 11733 Newark, NJ 07101-4733

Insurance

Please notify your homeowner insurance company to update the loss mortgagee payee clause to:

BrightBridge Credit Union
ISAOA/ATIMA
c/o Central Loan Administration & Reporting
P.O. Box 202028
Florence, SC 29502-2028

Accessing your account

You will be able to see your mortgage through BrightBridge's online and mobile banking platforms on or around August 14, 2026.

Robert Ciraco
EVP, Chief Lending Officer
NMLS #20528

