



Daylight Savings Time (DST) was on Sunday, March 9th! That means it's time to verify the disclosed time zone on your Loan Estimate! Your loan software may automatically update the time zone with the time change, but confirming the accuracy of your disclosures is a good idea.

The time zone you will use when disclosing the date and time the interest rate lock and estimate of closing costs will expire on the Loan Estimate will depend on the time zone your bank branch is located.

- Branches located in Eastern Standard Time (EST) - disclose using the abbreviation EDT.
- Branches located in Central Standard Time (CST) - disclose using the abbreviation CDT.
- Branches located in Mountain Standard Time (MST) - disclose using the abbreviation MDT.
- Branches located in Pacific Standard Time (PST) - disclose using the abbreviation PDT.

CCI suggests sharing this update with your lending department. We are happy to answer any questions regarding your lending program!

Victoria Peterson, CCBCO

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