Arch | MI

For Credit Unions

CUSTOMER ANNOUNCEMENT

CUA 2026-04 | Aug. 14, 2026

Arch MI Aligns with Freddie Mac's Accumulated Assets as Income Expansion

Arch Mortgage Insurance Company (Arch MI) values our customers' feedback and recognizes the importance of supporting credit unions as they implement Agency guideline changes. After reviewing credit union feedback and related program controls, Arch MI will align with Freddie Mac's expanded requirements for income derived from accumulated assets, as announced in Freddie Mac Bulletin 2026-10, subject to the requirements below.

- Income derived from accumulated assets is **eligible only under the Arch MI EZ Decisioning℠ program**.
- Loans must receive a Loan Product Advisor® (LPA®) Accept/Eligible recommendation and meet all Freddie Mac Selling Guide requirements.
  - An LPA Accept/Ineligible recommendation is only permitted when the ineligibility reason meets the requirements addressed in Chapter 2 of the Arch MI Credit Union Underwriting Manual.
- All other Arch MI EZ Decisioning requirements remain applicable.

Income derived from accumulated assets is ineligible under Arch MI Standard Underwriting requirements.

With this update, Arch MI retracts its earlier announcement issued Wednesday, Aug. 12, 2026, CUA 2026-03.

If you have any questions about this announcement, contact your Arch MI Account Manager.

MCUS-B1780ACUCU-0826