



Instructions This addendum is incorporated into and becomes a part of your LOANLINER® Credit Agreement. Please keep this attachment to your LOANLINER® Credit Agreement. The ANNUAL PERCENTAGE RATES, corresponding daily periodic rates and amount and due date of payments for each loan sub account are shown below. If there is no payment schedule, the amount and due date of payments will be determined at the time of each advance and disclosed on the Advanced Request Voucher. Other Charges that may be imposed are also shown below (i.e. late charges, filing fees, collection costs). Other terms and conditions may apply.

EFFECTIVE DATE January 1, 2009 REPLACES ADDENDUM DATED March 28, 2007

	Approximate Term	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate
		A	A	B	B	C	C	D	D
New Autos & Motorcycles									
80% Financing	36 Mo.	0.012329	4.50%	0.016438	6.00%	0.021918	8.00%	0.028767	10.50%
100% Financing		0.013699	5.00%	0.017808	6.50%	0.023288	8.50%	0.030137	11.00%
80% Financing	48 Mo.	0.015068	5.50%	0.019178	7.00%	0.024658	9.00%	0.031507	11.50%
100% Financing		0.016438	6.00%	0.020548	7.50%	0.026027	9.50%	0.032877	12.00%
80% Financing	60 Mo.	0.017808	6.50%	0.021918	8.00%	0.027397	10.00%	0.034247	12.50%
100% Financing		0.019178	7.00%	0.023288	8.50%	0.028767	10.50%	0.035616	13.00%
80% Financing	72 Mo.	0.020548	7.50%	0.024658	9.00%	0.030137	11.00%	0.036986	13.50%
100% Financing		0.021918	8.00%	0.026027	9.50%	0.031507	11.50%	0.038356	14.00%
80% Financing	84 Mo.	0.023288	8.50%	0.027397	10.00%	0.032877	12.00%	0.039726	14.50%
100% Financing		0.024658	9.00%	0.028767	10.50%	0.034247	12.50%	0.041095	15.00%
Used Autos & Motorcycles									
	Approximate Term	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate
		A	A	B	B	C	C	D	D
80% Financing	36 Mo.	0.015068	5.50%	0.019178	7.00%	0.024658	9.00%	0.031507	11.50%
100% Financing		0.016438	6.00%	0.020548	7.50%	0.026027	9.50%	0.032877	12.00%
80% Financing	48 Mo.	0.017808	6.50%	0.021918	8.00%	0.027397	10.00%	0.034247	12.50%
100% Financing		0.019178	7.00%	0.023288	8.50%	0.028767	10.50%	0.035616	13.00%
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100% Financing		0.021918	8.00%	0.026027	9.50%	0.031507	11.50%	0.038356	14.00%
80% Financing	72 Mo.	0.023288	8.50%	0.027397	10.00%	0.032877	12.00%	0.039726	14.50%
100% Financing		0.024658	9.00%	0.028767	10.50%	0.034247	12.50%	0.041095	15.00%
Boats & Recreational Vehicles									
	Approximate Term	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate
		A	A	B	B	C	C	D	D
Up to \$30,000									
80%	60 Mo.	0.023288	8.50%	0.027397	10.00%	0.032877	12.00%	0.039726	14.50%
100%		0.026027	9.50%	0.030137	11.00%	0.035616	13.00%	0.042466	15.50%
Over \$30,000									
80%	84 Mo.	0.028767	10.50%	0.032877	12.00%	0.038356	14.00%	0.045205	16.50%
100%		0.031507	11.50%	0.035616	13.00%	0.041095	15.00%	0.047945	17.50%
Signature Loans									
	Approximate Term	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate
		A	A	B	B	C	C	D	D
Up to \$6000.00	12 Mo.	0.030137	11.00%	0.034247	12.50%	0.039726	14.50%	0.046575	17.00%
Up to \$6000.00	24 Mo.	0.032877	12.00%	0.036986	13.50%	0.042466	15.50%	0.049315	18.00%
Up to \$6000.00	36 Mo.	0.035616	13.00%	0.039726	14.50%	0.045205	16.50%	0.049315	18.00%
Share Secured Rate									
	Approximate Term	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate
		A	A	B	B	C	C	D	D
Up to 60 Mo.		0.013013	4.75%	0.015753	5.75%	0.018493	6.75%	0.021232	7.75%
Line of Credit									
	Approximate Term	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate	Daily Periodic Rate	Annual Percentage Rate
		A	A	B	B	C	C	D	D
24 Mo.		0.035616	13.00%	0.039726	14.50%	0.045205	16.50%	0.049315	18.00%

Discount Rates: a member that has any of the following services may discount their rate by .25% off the Annual Percentage Rate with a maximum discount of .75%. This is equal to 0.000685% of the Daily Periodic Rate for each .25% decrease. Services are: Direct Deposit, Payroll Deduction, or Another Loan Product. This discount does not pertain during a "Loan Sale".

The amount and due date of your payment will be established at the time of each advance and will be disclosed on the voucher accompanying the advance.

Scoring for Risk Based Pricing

- A - 700+
- B - 625-699
- C - 550-624
- D - 549 & Below

Lien Filing Fee: You will be charged a filing fee at the time of an advance, if the credit union takes a security interest in your collateral. The amount of the filing fee will be based upon the amount of the fee required by state law for the credit union to obtain lien on your property.

Collection Cost: You promise to pay all cost of collecting the amount you owe under this agreement including court costs and attorney fees.

Late Fees: 5% of the payment amount due if 5 days late.

Signature: _____ Date: _____