



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

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: \_\_\_\_\_