



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 February 9, 2011 REPLACES January 1, 2009

New 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
New is defined as current calendar year or newer, or titled for the first time, or under 11,000 miles.									
up to 84 months									
100% Financing 36months	A	0.013699	5.00%	0.017808	6.50%	0.023288	8.50%	0.030137	11.00%
100% Financing 48 months		0.016438	6.00%	0.020548	7.50%	0.026027	9.50%	0.032877	12.00%
100% Financing 60months		0.019178	7.00%	0.023288	8.50%	0.028767	10.50%	0.035616	13.00%
100% Financing 72 months		0.021918	8.00%	0.026027	9.50%	0.031507	11.50%	0.038356	14.00%
>\$30,000.00 or more									
100% Financing 84 months		0.024658	9.00%	0.028767	10.50%	0.034247	12.50%	0.041095	15.00%
> \$40,000.00 or more									

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
5 yrs old or less: Up to 60 months 72 months >\$25000 calculated based on current calendar year.									
5 yrs old or greater Up to 48 months 72 months >\$30,000 72 months >\$40,000									
Will not finance vehicles >10 years old- calculated based on current calendar year.									
up to 72 months									
100% Financing 36 months	A	0.016438	6.00%	0.020548	7.50%	0.026027	9.50%	0.032877	12.00%
100% Financing 48 months		0.019178	7.00%	0.023288	8.50%	0.028767	10.50%	0.035616	13.00%
100% Financing 60 months		0.021918	8.00%	0.026027	9.50%	0.031507	11.50%	0.038356	14.00%
100% Financing 72 months		0.024658	9.00%	0.028767	10.50%	0.034247	12.50%	0.041095	15.00%
>\$30,000									

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
60 Mo.									
> \$30,000		0.026027	9.50%	0.030137	11.00%	0.035616	13.00%	0.042466	15.50%
84 Mo.									
< \$30,000		0.031507	11.50%	0.035616	13.00%	0.041095	15.00%	0.047945	17.50%

Personal	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
Up to \$10,000.00									
Up to \$10,000.00	12 Mo.	0.027397	10.00%	0.027397	10.00%	0.035616	13.00%	0.046575	17.00%
Up to \$10,000.00	24 Mo.	0.028767	10.50%	0.028767	10.50%	0.038356	14.00%	0.047945	17.50%
Up to \$10,000.00	36 Mo.	0.030137	11.00%	0.030137	11.00%	0.041095	15.00%	0.049315	18.00%
Up to \$10,000.00	48 Mo.	0.031507	11.50%	0.031507	11.50%	0.043835	16.00%		
Up to \$10,000.00	60 Mo.	0.032877	12.00%	0.032877	12.00%				

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
Unencumbered Share Balance									
Up to 84 Mo.	A	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
Up to 60 Mo.									
Up to 60 Mo.	A	0.035616	13.00%	0.039726	14.50%	0.045205	16.50%	0.049315	18.00%

Discount Rates: .50% discount if financing 80% or less of NADA MSRP on New Vehicles. .50% discount if financing 80% or less of NADA Clean Retail of Used Vehicles. .50% discount if financing 80% or less of NADA Clean Retail Adjusted Value of motor homes, travel trailers, folding camper trailers, chassis mounted campers, boat/vessels, motor and trailer and other personal water craft.

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 - 549-500

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: _____