

## Addendum

Addendum Date:

This Addendum is incorporated into and becomes a part of your LOANLINER® Credit Agreement. Please keep this attached to your LOANLINER® Credit Agreement.

Subaccount Name	Account Opening Disclosure Interest Rate and Interest Charges		Daily Periodic Rate
	Annual Percentage Rate (APR)		
Share Secured		This APR will vary with the market based on the dividend rate.	
Certificate Secured		This APR will vary with the market based on the dividend rate.	
Signature Line of Credit			
<b>Fees</b>			
<b>Penalty Fees</b>		of the payment amount, minimum \$5.00, maximum \$50.00	
<ul style="list-style-type: none"> <li>Late Charge</li> <li>Returned Payment Fee</li> </ul>			

**How We Will Calculate Your Balance:** We will use a balance computation method called daily balance. See your account Agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

**Share Secured:** The Annual Percentage Rate (APR) for Share secured advances will be the dividend rate being paid on the Shares (Index) on the date of the advance plus \_\_\_\_%. The rates are subject to change on the day the dividend rate being paid on Shares changes. The APR will never be less than 3.00%. The APR will never be greater than 8.50%. Any increase in the APR will result in more payments of the same amount.

**Certificate Secured:** The Annual Percentage Rate (APR) for Certificate secured advances will be the dividend rate being paid on the Certificate (Index) offered as security plus \_\_\_\_%. The Certificate must be renewed until the advance is completely paid. When the Certificate is renewed, the APR will change to reflect the new dividend rate. The APR will never be less than 2.00%. The APR will never be greater than 18.00%. Any increase in the APR will result in more payments of the same amount.

**Late Charge:** If the payment is more than 21 days late, you will be required to pay a late fee equal to 10.00% of the payment due with a minimum of \$5.00 and a maximum not to exceed \$50.00.

**Returned Payment Fee:** If your payment is returned to us for any reason, you will be charged a fee of \$35.00 for each returned payment.

**Collection Costs:** You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.

