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## Addendum

Addendum Date: July 21, 2010

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	Approximate Term	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 - A	60		9.9%	0.0271%
Signature - B	60		11.90%	0.0326%
Signature - C	60		13.90%	0.0381%
Signature - D	60		15.90%	0.0436%
Signature - E	24		17.90%	0.0490%
Line Of Credit - A	48		9.90%	0.0271%
Line Of Credit - B	48		11.90%	0.0326%
Line Of Credit - C	48		13.90%	0.0381%
Line Of Credit - D	48		15.90%	0.0436%
Line Of Credit - E	24		17.90%	0.0490%
Relationship	24		18%	0.0493%
Automobiles, Trucks, Motorcycles - A+	60		5%	0.0137%
	72		5.25%	0.0144%
Automobiles, Trucks, Motorcycles - A	24		5.25%	0.0144%
	48		5.35%	0.0147%
	60		5.5%	0.0151%
	72		5.75%	0.0158%
Automobiles, Trucks, Motorcycles - B	24		6.75%	0.0185%
	48		6.85%	0.0188%
	60		7%	0.0192%
	72		7.25%	0.0199%
Automobiles, Trucks, Motorcycles - C	24		8.75%	0.0240%
	48		8.85%	0.0242%
	60		9%	0.0247%
	72		9.25%	0.0253%
Automobiles, Trucks, Motorcycles - D	24		10.25%	0.0281%
	48		10.35%	0.0284%

	60		10.50%		0.0288%
Automobiles, Trucks, Motorcycles - E	24		11.75%		0.0322%
	48		11.85%		0.0325%
Automobiles, Trucks, Motorcycles - F	24		13.25%		0.0363%
	48		13.35%		0.0366%
Boat, RV, Trailer - A+	60		7%		0.0192%
	72		7.25%		0.0199%
Boat, RV, Trailer - A	24		7.25%		0.0199%
	48		7.35%		0.0201%
	60		7.5%		0.0205%
	72		7.75%		0.0212%
Boat, RV, Trailer - B	24		8.75%		0.0240%
	48		8.85%		0.0242%
	60		9%		0.0247%
	72		9.25%		0.0253%
Boat, RV, Trailer - C	24		10.75%		0.0295%
	48		10.85%		0.0297%
	60		11%		0.0301%
	72		11.25%		0.0308%
Boat, RV, Trailer - D	24		12.25%		0.0336%
	48		12.35%		0.0338%
Boat, RV, Trailer - E	24		13.75%		0.0377%
	48		13.85%		0.0379%
		<b>Paying Interest</b>	You will be charged interest from the transaction date.		

<b>Fees</b>	
<b>Transaction Fees</b>	
• Excessive Application Fee	\$10
• Return Payment	\$20
• Late Fee	20% ACCRUED INTEREST, \$15 MINIMUM, \$50 MAXIMUM

**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 3%. 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%. The APR will never be greater than 18%. Any increase in the APR may 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 2%. The Certificate must be renewed until the advance is completely paid. When the Certificate is renewed, the APR may change to reflect the new dividend rate. The APR will never be less than 2%. The APR will never be greater than 18%. Any increase in the APR may result in more payments of the same amount.

**Excessive Application Fee:** After the fourth loan denial in a calendar year a fee may be imposed on each additional denial for excessive applications with no material change in circumstances.

**Return Payment:** A fee may be imposed for any returned payment.

**Late Fee:** A late fee may be imposed on any payment posted on the eleventh day or after from the scheduled payment due date.

**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.

<b>X</b>	(SEAL)
BORROWER 1 SIGNATURE	DATE

<b>X</b>	(SEAL)
BORROWER 2 SIGNATURE	DATE