



**EDUCATIONAL SYSTEMS FEDERAL CREDIT UNION
 LOANLINER® DISCLOSURE SUPPLEMENT
 Effective March 1, 2010**

Section A - Truth-in-Lending Disclosure

Loan Subaccount Description	Approximate terms	(APR) ANNUAL PER-CENTAGE RATE A+	Daily Periodic Rate A +	(APR) ANNUAL PER-CENTAGE RATE A	Daily Periodic Rate A	(APR) ANNUAL PER-CENTAGE RATE B	Daily Periodic Rate B	(APR) ANNUAL PER-CENTAGE RATE C	Daily Periodic Rate C	(APR) ANNUAL PER-CENTAGE RATE D	Daily Periodic Rate D	(APR) ANNUAL PER-CENTAGE RATE E	Daily Periodic Rate E
Signature*^	36 Mo	10.49%	0.028740%	11.49%	0.031479%	13.49%	0.036959%	15.99%	0.043808%	16.24%	0.044493%	16.99%	0.046548%
	48 Mo	10.99%	0.030110%	11.99%	0.032849%	13.99%	0.038329%	16.49%	0.045178%	16.74%	0.045863%	17.49%	0.047918%
	60 Mo	11.49%	0.031479%	12.49%	0.034219%	14.49%	0.039699%	16.99%	0.046548%	17.24%	0.047233%	17.49%	0.047918%
New Auto*^ (\$15,000 Min Loan) (\$35,000 Min Loan)	36 Mo	4.49%	0.012301%	4.74%	0.012986%	5.24%	0.014356%	6.24%	0.017096%	8.24%	0.022575%	10.24%	0.028055%
	48 Mo	4.99%	0.013671%	5.24%	0.014356%	5.74%	0.015726%	6.74%	0.018466%	8.74%	0.023945%	10.74%	0.029425%
	60 Mo	4.99%	0.013671%	5.24%	0.014356%	5.74%	0.015726%	6.74%	0.018466%	8.74%	0.023945%	10.74%	0.029425%
	72 Mo	4.99%	0.013671%	5.24%	0.014356%	5.74%	0.015726%	6.74%	0.018466%	8.74%	0.023945%	10.74%	0.029425%
	84 Mo	5.99%	0.016411%	6.24%	0.017096%	6.74%	0.018466%	7.74%	0.021205%	9.74%	0.026685%	11.74%	0.032164%
Used Auto*^ 2003-2010 (\$15,000 Min Loan)	36 Mo	4.74%	0.012986%	4.99%	0.013671%	5.49%	0.015041%	6.49%	0.017781%	8.49%	0.023260%	10.49%	0.028740%
	48 Mo	5.24%	0.014356%	5.49%	0.015041%	5.99%	0.016411%	6.99%	0.019151%	8.99%	0.024630%	10.99%	0.030110%
	60 Mo	5.24%	0.014356%	5.49%	0.015041%	5.99%	0.016411%	6.99%	0.019151%	8.99%	0.024630%	10.99%	0.030110%
	72 Mo	5.24%	0.014356%	5.49%	0.015041%	5.99%	0.016411%	6.99%	0.019151%	8.99%	0.024630%	10.99%	0.030110%
Older Used Auto*^	36 Mo	6.74%	0.018466%	6.99%	0.019151%	7.49%	0.020521%	8.49%	0.023260%	10.49%	0.028740%	12.49%	0.034219%
New Motorcycle*^	36 Mo	5.49%	0.015041%	5.74%	0.015726%	6.24%	0.017096%	7.24%	0.019836%	9.24%	0.025315%	11.24%	0.030795%
New Motorcycle*^	48 Mo	5.99%	0.016411%	6.24%	0.017096%	6.74%	0.018466%	7.74%	0.021205%	9.74%	0.026685%	11.74%	0.032164%
Used Motorcycle*^	24 Mo	6.74%	0.018466%	6.99%	0.019151%	7.49%	0.020521%	8.49%	0.023260%	10.49%	0.028740%	12.49%	0.034219%
New Boat/RV*^	60 Mo	5.99%	0.016411%	6.24%	0.017096%	6.74%	0.018466%	7.74%	0.021205%	9.74%	0.026685%	11.74%	0.032164%
	120 Mo	6.49%	0.017781%	6.74%	0.018466%	7.24%	0.019836%	8.24%	0.022575%	10.24%	0.028055%	12.24%	0.033534%
Used Boat/RV*^ 2006-2010	60 Mo	6.24%	0.017096%	6.49%	0.017781%	6.99%	0.019151%	7.99%	0.021890%	9.99%	0.027370%	11.99%	0.032849%
Used Boat/RV*^ 2006-2010	96 Mo	6.74%	0.018466%	6.99%	0.019151%	7.49%	0.020521%	8.49%	0.023260%	10.49%	0.028740%	12.49%	0.034219%
Older Used Boat/RV*^	72 Mo	8.24%	0.022575%	8.49%	0.023260%	8.99%	0.024630%	9.99%	0.027370%	11.99%	0.032849%	13.99%	0.038329%
Share Secured***	120 Mo	3.15%	0.008630%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Certificate**	Term is remaining Certificate term. Rate is Certificate rate plus 3.00%.												

^ Includes .25 rate reduction for automatic payment.

* **The Annual Percentage Rate (APR)** will be determined by your credit. Please ask your Loan Officer for details.

** **Certificate Secured Loans:** The Annual Percentage Rate (APR) will be the dividend rate being paid on the Certificate offered as security (index) plus the percentage shown above. The rate will be disclosed on the Voucher at the time of the advance.

*****Share Secured Loans:** The Annual Percentage Rate (APR) for Share Secured advances will be 3.00% above the intended share dividend rate as of the date of the advance. The APR on existing balances will change on the 1st day of each quarter (January, April, July, October) to 3% above the dividend rate paid for the previous quarter. The APR will never exceed the rate permitted under the Federal Credit Union Act (currently 18%). Any increase in the APR will result in more payments of the same amount.

Loan Subaccount Description	Daily Periodic Rate	(APR) Annual Percentage Rate	12 Month payment for each \$1,000 or fraction of \$1,000 of your unpaid balance by Loan Subaccount	10 Month payment for each \$1,000 or fraction of \$1,000 of your unpaid balance by Loan Subaccount
Alertline (Line of Credit)	0.035342%	12.90%	\$30.00	\$36.00

SKIP SUMMER PAYMENTS: If your loan is so designated, you may not be required to make payments during July and August of each year; however, FINANCE CHARGES (interest) will continue to accrue during those months. **(Available to 10 month P.G. County School employees only)**

LATE CHARGE: 5% of any monthly payment not received within 15 days after a payment is due.

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

SECTION B-VISA CLASSIC AND DOUBLE PLATINUM VISA CREDIT CARD TRUTH-IN-LENDING DISCLOSURE
VISA Classic and Double Platinum VISA and VISA Share Secured Credit Card Disclosure

	DOUBLE PLATINUM VISA	VISA CLASSIC
	3.25% APR	12.90% APR
Other APR's	VISA CLASSIC: Cash Advance APR 12.90% *	VISA DOUBLE PLATINUM: Cash Advance APR 3.25% **
Rate information: VISA CLASSIC and Share Secured VISA	*FINANCE CHARGE (interest) is calculated in the following manner: Fixed rate.	
Variable-rate information: DOUBLE PLATINUM VISA	**FINANCE CHARGE (interest) is calculated in the following manner: Variable rate adjusted on the first day of each month based on the Prime Rate as published in the <i>Wall Street Journal</i> on the second to last business day of the previous month.	
Grace Period for repayment balances for purchases	25 days for purchases	
Grace Period for repayment balances for cash advances	None	
Method of computing the balance for purchases	Average Daily Balance (including new purchases)	
Annual Fee	N/A	
Minimum Finance Charge	N/A	
Cash Advance Fee-VISA Classic	None	
Cash Advance Fee-Double Platinum VISA	3%	
Transaction Fee for Purchases	N/A	
Late Fee	There is a late charge of \$20.00 if any monthly payment is not received within 5 days after the payment is due.	

Daily Periodic Rate

VISA Classic and VISA Share Secured 0.035342% Double Platinum VISA 0.008904%

The Annual Percentage Rate (APR) will never exceed the rate permitted under the Federal Credit Union Act for the Classic VISA. Any increase in the APR will result in more payments of the same amount. There is no minimum rate for the Double Platinum VISA.

MINIMUM PAYMENT: The minimum payment will be either a)2.5% of the Total New Balance, or \$25.00, whichever is greater, or b)the Total New Balance, if it is less than \$25.00 plus c)any portion of the Minimum Payment(s) shown on prior statement(s) which remains unpaid. In addition, at any time your Total New Balance exceeds your Credit Line, you must immediately pay the excess upon our demand.

COLLECTION COSTS: You promise to pay all costs of collecting the amount you owe under this agreement, including court costs and attorney fees.

FEES: We reserve the right to make a reasonable charge (not to exceed \$10.00 each) for copies of sales drafts you may request. There is a \$15.00 fee for any check submitted for payment on your account, which is returned unpaid. There is a \$30.00 fee if any Cash Advance Check written by you on this account is returned by us. There is a \$25.00 fee for any stop payment on a Cash Advance Check. There is a \$75.00 fee to recover cards when not surrendered upon request. Fees are subject to change without notice.

TELEPHONE INFORMATION AND MAILING ADDRESS: For purposes as referenced in the VISA Classic and Double Platinum VISA Credit Card Agreement and Truth-in-Lending Disclosure, call us at 301.779.8500 or 800.356.6660 and write the Credit Union at P.O. Box 179, Greenbelt, Maryland 20768-0179.

If your card has been lost or stolen, the Credit Union must be notified immediately by calling one of the following numbers. You must also send notification in writing to Educational Systems Federal Credit Union at the above address.

• Call Educational Systems FCU at the above numbers.

Monthly Cost Per \$100 of Your Insured Loan Balance

Single Credit Disability	\$ 0.127
Joint Credit Disability	\$ 0.230
Single Credit Life	\$ 0.081
Joint Credit Life	\$ 0.145