

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	Approximate Term	Account Opening Disclosure		Daily Periodic Rate
		Annual Percentage Rate (APR)	Interest Rate and Interest Charges	
Share Secured	120 Months		% This APR will vary on the Share Rate.	%
Certificate Secured	12 Months		% This APR will vary on the Dividend Rate.	%
Line of Credit			%	%
		<b>Paying Interest</b>	You will be charged interest from the transaction date.	
		<b>Fees</b>		
<b>Penalty Fees</b>				
• Late Charge		5.00% of payment amount		

**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 Variable Rate:** The Annual Percentage Rate (APR) for new and existing balances will be the Share Rate (Index), plus a Margin of % . We will use the most recent Index value available to us as of 45 days prior to any annual percentage rate adjustment. The APR is subject to change the first day of each month to reflect any change in the Index. The APR will never be greater than 18.00% above the initial rate or the maximum allowed by law, whichever is less. Any increase in the APR will result in more payments of the same amount until what you owe has been repaid.

**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 greater than 18.00% above the initial rate or the maximum allowed by law, whichever is less. Any increase in the APR will result in more payments of the same amount until what you owe has been repaid.

**Late Charge:** You will be charged 5.00% of payment amount if payment is not received within 15 days after a payment is due.

**Summer Skip Program:** If you choose to include Summer Skip Program payments, you will not be required to make payments during July and August of each year; however, FINANCE CHARGES (Interest) will continue to accrue during these months. Payments will resume the following month in September of each year.

**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.

**Military Lending Act Disclosures:** Federal law provides important protections to members of the Armed Forces and their dependents relating to extension of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums, fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

Please call us at 800-356-6660 to receive oral disclosures.