

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.

		Account Opening Disclosure			
		Interest Rate and Interest Charges			
Subaccount Name	Approximate Term	Annual Percentage Rate (APR)		Daily Periodic Rate	
Share Secured	Up to 10 yrs.		% This APR will vary with the market based on the Dividend Rate.	%	
Cashline	Revolving		% This APR will vary with the market based on the Prime Rate as published in <i>The Wall Street Journal</i> .	%	
Redi Reserve	Revolving		% This APR will vary with the market based on the Prime Rate as published in <i>The Wall Street Journal</i> .	%	
		<b>Paying Interest</b>	You will be charged interest from the transaction date.		
<b>Fees</b>					
<b>Penalty Fees</b>					
• Late Charge		<b>\$25.00</b>			

**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 shares (Index) on the date of the advance, plus a Margin of \_\_\_\_%. The APR is subject to change on the day the dividend rate being paid on Shares changes to reflect the change in the Index, but will not change prior to a 45 day notice of the change in terms. The APR will never be greater than 18.00% or the maximum rate allowed by law, whichever is less. Any increase in the APR will result in a higher payment.

**Variable Rate Cashline:** The Annual Percentage Rate (APR) for new and existing balances will be the Prime Rate as published in The Wall Street Journal (Index), rounded to the next higher 0.25%, plus a Margin of \_\_\_\_%. We will use the most recent Index value available to us as of the last of the month prior to any annual percentage rate adjustment. The APR will change quarterly on the first day of January, April, July, and October to reflect any change in the Index. The APR will never be greater than 18.00% or the maximum rate allowed by law, whichever is less. Any increase in the APR will result in a higher payment.

**Variable Rate Redi Reserve:** The Annual Percentage Rate (APR) for new and existing balances will be the Prime Rate as published in The Wall Street Journal (Index), rounded to the next higher 0.25%, plus a Margin of \_\_\_\_%. We will use the most recent Index value available to us as of the last of the month prior to any annual percentage rate adjustment. The APR will change quarterly on the first day of January, April, July, and October to reflect any change in the Index. The APR will never be greater than 18.00% or the maximum rate allowed by law, whichever is less. Any increase in the APR will result in a higher payment.

**Late Charge:** If you are 10 days or more late in making a payment on any advance, you will need to pay at late charge of \$25.00.

**Minimum Payment:** The minimum required payment is based on the outstanding balance as shown below.

<b>Range of Balance</b>	<b>Minimum Monthly Payment</b>
Up to \$500.99	\$25.00
\$501.00 to \$600.99	\$30.00
\$601.00 to \$700.99	\$35.00
\$701.00 to \$800.99	\$40.00
\$801.00 to \$900.99	\$45.00
\$901.00 to \$1,000.99	\$50.00
\$1,001.00 to \$1,100.99	\$55.00
\$1,101.00 to \$1,200.99	\$60.00
\$1,201.00 to \$1,300.99	\$65.00
\$1,301.00 to \$1,400.99	\$70.00
\$1,401.00 to \$1,500.99	\$75.00
\$1,501.00 to \$1,600.99	\$80.00
\$1,601.00 to \$1,700.99	\$85.00
\$1,701.00 to \$1,800.99	\$90.00
\$1,801.00 to \$1,900.99	\$95.00
\$1,901.00 to \$2,000.99	\$100.00
\$2,001.00 to \$2,100.99	\$105.00
\$2,101.00 to \$2,200.99	\$110.00
\$2,201.00 to \$2,300.99	\$115.00
\$2,301.00 to \$2,400.99	\$120.00
\$2,401.00 to \$2,500.99	\$125.00
\$2,501.00 to \$3,000.99	\$140.00
\$3,001.00 to \$3,500.99	\$155.00
\$3,501.00 to \$4,000.99	\$170.00
\$4,001.00 to \$4,500.99	\$185.00
\$4,501.00 to \$5,000.00	\$200.00

**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 extensions 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 1-800-734-7375 to receive oral disclosures.