

Lexington Postal Community Credit Union

ADDENDUM

LOANLINER

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

The ANNUAL PERCENTAGE RATES (APR), corresponding daily rates and amount and due date of payments for each loan sub account are shown below. If there is no payment schedule, the amount and due date of payments will be determined at the time of each advance and disclosed on the Advance request Voucher. Other charges that may be imposed are also shown below (i.e., late charges, filing fees, collection costs).

EFFECTIVE DATE	REPLACES ADDENDUM DATED	PLAN NUMBER
01/01/2020	04/01/2019	

INTEREST RATE PRICING TIERS (Based upon Credit Bureau Score)

Credit Score	Credit Union Grade	Rate Structure	Signature Credit Limit
720 or higher	A+	Base Rate - .50%	Up to 15,000
680 – 719	A	Base Rate	Up to 10,000
640 – 679	B	Base Rate + 3.00%	Up to 7,500
600 – 639	C	Base Rate + 7.00%	Up to 4,000
Less than 600	D	Base Rate + 10.00%	Up to 2,500
New Auto/Motorcycle			
	100%	.0089%	3.24% APR Base Rate
New Boat/RV/Camper/ATV			
	100%		
• Less than 10,000 up to 60 Months (A+ - D)		.0116%	4.24% APR Base Rate
• 10,000 < 15,000 up to 84 Months (A+ - C)		.0137%	4.99% APR Base Rate
• Over 15,000 up to 120 Months (A+ - B)		.0157%	5.74% APR Base Rate
Used Auto/Motorcycle			
2017 to 2019	100% NADA Retail	.0116% .0130%	4.24% APR Base Rate–60 Months 4.74% APR Base Rate – 84 Months
2014 to 2016	90% NADA Retail	.0116% .0130%	4.24% APR Base Rate–60 Months 4.74% APR Base Rate – 84 Months
2013 and older	80% NADA Retail	.0116%	4.24% APR Base Rate–up to 60 Months
Used Boat/RV/Camper/ATV			
	Same As Above		
• Less than 10,000 up to 60 Months (A+ - D)		.0144%	5.24% APR Base Rate
• 10,000 < 15,000 up to 84 Months (A+ - C)		.0164%	5.99% APR Base Rate
• Over 15,000 up to 120 Months (A+ - B)		.0185%	6.74% APR Base Rate
Signature / Co-Signor			
		.0274%	10.00% APR Base Rate
Signature EZ Loan			
	Not Rate Priced	.0767%	24.00% APR
Share Secured			
	Not Rate Priced	.0096%	3.50% APR

NOTE: ABOVE APR RATES DO NOT INCLUDE PROCESSING FEE OR CPI INSURANCE FEE
Loan Processing Fee on Processed Loans - \$50.00

Filing Fee - \$22.00 (Secured Loans Only)
Late Payment Fee Per Payment - \$20.00 (After 5 Day Grace Period)

X _____ Applicant Signature	X _____ Witness Signature	_____ Date
X _____ Co-Applicant Signature	X _____ Witness Signature	_____ Date