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 loan to value for each loan sub account are shown below. Payment and due date will be determined at the time of loan and disclosed on the Loan & Security Agreement & Disclosure Statement. 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
4/1/2020	1/1/2020	

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

LOAN TYPE	LOAN TO VALUE	DAILY PERIODIC RATE	ANNUAL PERCENTAGE BASE RATE
NEW AUTO/MOTORCYCLE	100%	.0089%	3.24% APR Base Rate
NEW BOAT/RV/CAMPER/ATV	100%		
$10,000 or Less up to 60 Months (A+–D)		.0116%	4.24% APR Base Rate
$10,001 to $15,000 for 61 to 84 Months (A+–C)		.0137%	4.99% APR Base Rate
$15,001 and Over for 85 to 120 Months (A+–B)		.0157%	5.74% APR Base Rate
The loan term is based on the value for new Boat/RV/Camper/ATV			
USED AUTO/MOTORCYCLE			
2018 to 2020	100% NADA Retail	.0116% .0130%	4.24% APR Base Rate for 60 Months 4.74% APR Base Rate for 84 Months
2015 to 2017	90% NADA Retail	.0116% .0130%	4.24% APR Base Rate for 60 Months 4.74% APR Base Rate for 84 Months
2014 and older	80% NADA Retail	.0116%	4.24% APR Base Rate for 60 Months Only
USED BOAT/RV/CAMPER/ATV	Same As Above		
$10,000 or Less up to 60 Months (A+–D)		.0144%	5.24% APR Base Rate
$10,001 to $15,000 for 61 to 84 Months (A+–C)		.0164%	5.99% APR Base Rate
$15,001 and Over for 85 to 120 Months (A+–B)		.0185%	6.74% APR Base Rate
The loan term is based on the year and value for used Boat/RV/Camper/ATV			
SIGNATURE/CO-SIGNOR		.0274%	10.00% APR Base Rate
SIGNATURE EZ LOAN	Not Rate Priced	.0767%	24.00% APR
SHARED SECURED	Not Rate Priced	.0096%	3.5% APR

ABOVE APR RATES DO NOT INCLUDE THE LOAN PROCESSING FEE.

Loan Processing Fee: $50 **EZ Loan Application Fee:** $20
Gap Insurance: Starting at $375 *(offered on most secured loans)*

Filing Fee: $22 *(secured loans only)*
Late Payment Fee: $20 *(after five-day grace period)*

Applicant Signature	Witness Signature	Date
Co-Applicant Signature	**Witness Signature**	**Date**