

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

Effective Date: August 21, 2009	Replaces Addendum Dated: August 17, 2009
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Account Description	Approximate Term (Months)	Daily Periodic Rate	Annual Percentage Rate
New Auto and Used Auto	24 - 84	0.00751%-0.04573%	2.74%-16.69%
Motorcycle	24 - 60	0.02258%-0.05271%	8.24%-19.24%
Camper, RV & Boats	60-180	0.01847%-0.05203%	6.74%-18.99%
Secured by other Collateral	24 - 84	0.02326%- 0.05888%	8.49%-21.49%
Signature	12 - 60	0.03011%-0.06025%	10.99%-21.99%
Shared Secured	12 - 60	0.00616% -0.00795%	2.25%-2.90%

Risk Based: The following disclosure applies to all sub accounts except Share Secured Share and Certificate Secured. The Annual Percentage Rate (APR) you receive will be within the range disclosed above and is based on your credit worthiness. Please ask us for the rate that you qualify for.

Late Charges: If your payment is received more than 10 days after the due date, you will be charged a late fee of \$29.00.

Returned Payment Charge: If your payment presented for a loan is returned unpaid, you will be charged a fee of \$25.00

Preferred Rate: You will receive a discount of 0.50% on your Annual Percentage Rate (APR) if you make your payments automatically and have net check direct deposit. If you discontinue making your payments automatically, your APR may be increased to the non-discounted rate.

Fixed Rate Share Certificate Secured: The Annual Percentage Rate (APR) will be the dividend rate being paid on the Share Certificate offered as security plus a margin of 2%. The approximate term of the advance may not exceed the term of the Share Certificate offered as security. The APR and Daily Periodic Rate (DPR) will be disclosed on the Receipt (Voucher or Disbursement Receipt) provided at the time of the advance.

Variable Rate Share Secured: The Annual Percentage Rate (APR) for share secured advances will be the dividend rate being paid on the shares offered as security plus 2%. If there is an existing balance on the date of a new advance, the existing balance will be added to the new advance and the entire amount will be at the new APR. Any increase in the APR will result in more payments of the same amount until the advance has been repaid.

Collection Costs: You promise to pay, subject to applicable law, all costs of collecting what you owe under this Agreement and all costs of realizing on any security for the Plan, including court costs, collection agency fees and reasonable attorney fees. We may enter into a contingent or hourly fee arrangement with an attorney or collection agency and you agree that such an agreement is reasonable. This provision also applies to bankruptcy, appeals or post-judgment proceedings.

Default Rate: You are required to provide us with the title and and the necessary documents from the Secretary of State to add our lien to any collateral given as security under this plan. If we do not receive the title within 120 days of disbursing the loan, your interest rate will increase to the highest unsecured interest rate in correlation with your FICO score at the time the loan was disbursed. In the event we receive the title with the Credit Union added as the lien holder, we will revert to the original interest rate. The additional accrued finance charges will not be refunded.

Consumers Choice Protection Cost Disclosure:	Cost per \$100.00 of your Monthly loan balance
Loss of Life - Disability - Unemployment:	\$0.559
Disability - Unemployment	\$0.490
Loss of Life - Disability	\$0.284
Loss of Life	\$0.091

Skip-a-Pay program: At certain times the Credit Union will allow a member to skip a monthly payment. This program is reserved for those members whose loans are in good standing. Consumers reserves the right to withhold this offer if we determine your loan is not in good standing. A \$30.00 fee will be assessed for each qualifying loan in order to take advantage of this offer. You will need to make additional payments and interest on your loan will continue to accumulate during that period.