

Addendum Date: July 1, 2013

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	Account Opening Disclosure		Daily Periodic Rate
	Interest Rate and Interest Charges		
Personal Line Of Credit Level 1	Annual Percentage Rate (APR)	9.99%	0.0274%
Personal Line of Credit Level 2		10.99%	0.0301%
Personal Line of Credit Level 3		14.99%	0.0411%
Personal Line Of Credit Level 4		16.99%	0.0465%
	Paying Interest	You will be charged interest from the transaction date.	
Fees			
Penalty Fees			
<ul style="list-style-type: none"> Late Payment Charge Returned Payment Charge 		3% of payment amount due or \$5.00 will be assessed \$29.00	

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.

Late Payment Charge: 10 calendar days after due date a charge of the greater of either 3% of payment amount due or \$5.00 will be assessed.

Returned Payment Charge: \$29.00 for each returned NSF check, ACH, or EFT item.

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.

Member Name: _____

Account Number: _____

X _____ (SEAL)
 BORROWER 1 SIGNATURE DATE

X _____ (SEAL)
 BORROWER 2 SIGNATURE DATE