

200 E Champaign Ave  
Rantoul, IL 61866  
800.252.6950

Addendum Date: September 1, 2010

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		
	Annual Percentage Rate (APR)		
Share Secured	3.25%	This APR will vary with the market based on the dividend rate.	0.0089%
Certificate Secured	3.797%		0.0104%
Overdraft Protection	14.50%		0.0397%
Signature Note Up to 48 mos.	11.25%		0.0308%
Secured by Automobile, Truck Up to 72 mos.	6.49%		0.0178%
Secured by Automobile, Truck Up to 60 mos.	5.99%		0.0164%
Secured by Automobile, Truck Up to 48 mos.	7.90%		0.0216%
Secured by Motorcycle, ATV, Boat, RV, and Personal Watercraft Up to 72 mos.	8.49%		0.0233%
Secured by Motorcycle, ATV, Boat, RV, and Personal Watercraft Up to 60 mos.	7.99%		0.0219%
Secured by Motorcycle, ATV, Boat, RV, and Personal Watercraft Up to 48 mos.	9.90%		0.0271%
	Paying Interest	You will be charged interest from the transaction date.	
Fees			
<b>Transaction Fees</b>			
• Overdraft Transaction	\$5.00		
• Skip-a-Payment	\$25.00		
<b>Penalty Fees</b>			
• Late Charge	\$25.00		
• Return Payment	\$25.00		

**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.

**Share Secured:** The Annual Percentage Rate (APR) for Share secured advances will be the dividend rate being paid on the Shares (Index) on the date of the advance plus 3.00%. The rates are subject to change on the day the dividend rate being paid on Shares changes. The APR will never be less than 3.00%. The APR will never be greater than 10.00%. Any increase in the APR will result in more payments of the same amount.

**Overdraft Protection:** For the Overdraft Protection, the minimum payment will be 3% of the outstanding balance or \$25.00, whichever is greater. Advances will be granted in increments of \$100.00.

**Overdraft Transaction:** Overdraft Transaction fee will be assessed automatically for each occurrence of access. This amount will be added to the outstanding loan balance.

**Skip-a-Payment:** \$25.00 fee charged to participate in the annual Skip-a-Payment Loan Promotion.

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**Late Charge:** A late charge of \$25.00 will be assessed if your payment is 10 days or more delinquent. If any payment is late, you may be charged the late charge. You agree to pay the late charge if one is charged. In the event that applicable law is interpreted so that interest or other charges collected in connection with any loans under the Plan would exceed permitted limits, any such charge shall be reduced by the amount necessary to reduce the total charge to the permitted limit and sums already collected which exceed the permitted limits shall be credit to the principle amount of the loan or refunded at the discretion of the Credit Union.

**Return Payment:** Returned Payment fee will be assessed on each item returned unpaid and will be added to the outstanding loan balance.

**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's 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 postjudgment proceedings.