



CREDIT UNION 1

200 E. Champaign Ave
Rantoul, IL 61866
1-800-252-6950

ADDENDUM

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

Effective Date: October 12, 2009 Replaces Addendum Dated: August 1, 2009

Subaccount Description	Approximate Term	Daily Periodic Rate		ANNUAL PERCENTAGE RATE		
Secured Title Loans-Automobile, Truck, Motorcycles, ATV's, Boats, Rv's, and Personal Watercraft**						
2008-2009*	Up to 72 Months	0.0164110%	-	0.0342192%	5.990%	- 12.490%
2005-2009*	Up to 60 Months	0.0123014%	-	0.0465479%	4.490%	- 16.990%
2000-2004*	Up to 48 Months	0.0189041%	-	0.0531507%	6.900%	- 19.400%
Unsecured* **						
	Up to 48 Months	0.0273973%	-	0.0554795%	10.000%	20.250%
Holiday Signature Promotion October 12, 2009 - December 31, 2009						
Up to \$5,000	Up to 12 Months	0.0271233%	-	0.0408219%	9.900%	- 14.900%
Overdraft Protection						
	Revolving	0.0397260%		14.500%		
Share/Certificate Secured Above Index (no rate discounts)						
	3%					

***RATE AND TERM IS BASED ON INDIVIDUAL CREDIT WORTHINESS. PLEASE CONSULT YOUR CREDIT UNION REPRESENTATIVE FOR YOUR SPECIFIC RATE AND TERM.**

****IF DISCOUNT IS RECEIVED FOR AUTOMATIC TRANSFER WHICH LATER IS STOPPED, THE RATE MAY BE ADJUSTED ACCORDINGLY.**

Minimum Payment on Overdraft Protection

The minimum payment on the Overdraft Protection account will be \$25.00 based on the minimum Overdraft Protection amount of \$500.00 borrowed. Minimum payment required monthly by due date.

Late Charges

A late charge of \$25.00 will be assessed if your payment is 10 days or more delinquent. If any payment is made 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 the 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 credited to the principal amount of the loan or refunded at the discretion of the Credit Union.

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 agreement also applies to bankruptcy, appeals, or postjudgement proceedings.

Certificate Secured Advances

The **ANNUAL PERCENTAGE RATE** may change during the term of this transaction if the dividend rate on the certificate offered collateral as listed on the Disbursement Receipt Plus changes. Interest will be charged from the date of this loan until you have paid what you owe under this agreement. The interest rate is subject to change on the maturity date of the certificate offered as collateral as listed on the Disbursement Receipt Plus, at the percentage above index, which is defined as the dividend earned on the certificate offered as collateral, listed in the above subaccount.

Share Secured Advances

The **ANNUAL PERCENTAGE RATE** may change during the term of this transaction if the dividend rate on the common shares changes. Interest will be charged from the date of this loan until you have paid what you owe under this agreement. The interest rate is subject to change on the 1st of each month at the percentage above index, which is defined as the dividend earned on the common share listed as collateral on the Disbursement Receipt Plus, listed in the above subaccount.