

**INSTRUCTIONS:** This Addendum is incorporated into and becomes a part of your LoanLiner Plus Credit Agreement. The ANNUAL PERCENTAGE RATES, corresponding daily periodic rates and amount and due date of payments for each loan subaccount are shown below. If there is no payment schedule, the amount and due date of payments will be determined at the time of each advance and disclosed on the transaction receipt. Other charges that may be imposed are also shown below. (i.e., late charges, filing fees, collection costs).

EFFECTIVE DATE: 10/1/09      REPLACES ADDENDUM DATED: 8/21/09

SUBACCOUNT	% Above Index	Daily Periodic Rate	ANNUAL PERCENTAGE RATE
<b>VARIABLE RATE:</b>			
<b>Signature Loan/Line of Credit</b> <i>(The minimum monthly payment for this loan type increases by \$25.00 for every \$1,000.00 owed. The minimum payment is calculated after each advance per this example.)</i>	8.60% - 18.00%	.026712% - .049315%	9.75% - 18.00% <sup>4</sup>
	<b>BALANCE</b>	<b>MONTHLY PAYMENT</b>	
	0 - 1000	\$25.00	
	1001 - 2000	\$50.00	
	2001 - 3000	\$75.00	
<b>Share Secured</b>	2.00%	.008630%	3.15%
The Annual Percentage Rate (APR) for variable rate advances will be Ascend Federal Credit Union's share dividend rate on the date of the advance plus the percentage shown in the "% Above Index" column above. The APR will never be greater than 18% or the maximum allowed by law, whichever is less. The interest rate on existing balances will be subject to change on the first of each month. Any increases or decreases will take the form of more or fewer payments of the same amount.			
<b>FIXED RATE:</b>			
Autos <sup>6</sup> (New)	N/A	.014384% - .040822%	5.25% - 14.90% <sup>4</sup>
Autos <sup>6</sup> (Used) <sup>2,3</sup>	N/A	.015069% - .041507%	5.50% - 15.15% <sup>4</sup>
Recreation (New) <sup>1,8</sup>	N/A	.017123% - .047945%	6.25% - 17.50% <sup>4</sup>
Recreation (Used) <sup>1,2,8</sup>	N/A	.020959% - .049315%	7.65% - 18.00% <sup>4</sup>
Farm Equipment (New) <sup>1</sup>	N/A	.020959% - .046712%	7.65% - 17.05% <sup>4</sup>
Farm Equipment (Used) <sup>1</sup>	N/A	.023699% - .049315%	8.65% - 18.00% <sup>4</sup>
Personal Property <sup>1</sup>	N/A	.023699% - .049315%	8.65% - 18.00% <sup>4</sup>
Airplane/Classic Car	N/A	.020959% - .046712%	7.65% - 17.05% <sup>4</sup>
Share Certificate Secured <sup>5</sup>	2.00%	*	*
Occupational Skills Development Loan <sup>9</sup>	N/A	.030548%	11.15%
PLAN	N/A	.041096% - .049315%	15.00% - 18.00% <sup>7</sup>

(\*Depends upon certificate invested rate or currently available certificate rate.)

**MINIMUM PAYMENT:** Your minimum monthly payment on a signature line of credit will never be less than \$25.00. Your minimum monthly payment on other loans listed above will never be less than \$20.00.

**LATE CHARGES:** If your payment is more than 14 days late from the scheduled payment date you selected, you will pay a late charge of \$10 or 10% of the amount past due, whichever is greater.

**COLLECTION COSTS:** You promise to pay all costs of collecting the amount you owe under the Agreement, including court costs and reasonable attorneys' fees of not less than one-third of the amount owed or \$300.00, whichever is greater.

**PURCHASING VEHICLE FROM INDIVIDUAL:** Please note that you have two business days to provide to Ascend Federal Credit Union an Application for Title noting Ascend as first lien holder. Failure to provide this document within this timeframe will result in default as defined under the terms of the LoanLiner Plus Credit Agreement, as agreed to at the time of loan disbursement.

- There will be a \$15.00 lien filing fee per debtor on advances up to \$2,000 assessed at the time the advance is disbursed. Advances exceeding \$2,000 are assessed a mortgage tax of \$1.15 per \$1,000.
- When a vehicle is already titled to the Member at the time the advance is disbursed, a noting of lien fee will be assessed equal to the amount of the fee assessed by the applicable state.
- A temporary noting of lien fee equal to the amount of fee assessed by the applicable state will be assessed on all payoffs to other financial institutions or for vehicle purchases between individuals.
- Your APR will be based on your credit score and the requested payment schedule. You will be informed of the APR and daily periodic rate for which you qualify before you become contractually liable for the account.
- The APR will be the dividend rate on the certificate being offered as security or the currently available certificate rate, whichever is higher, plus 2% rounded to the nearest 1/4 of 1%. This advance will be made for the length of the certificate or one (1) year, whichever duration is shorter. The loan payoff shall not exceed the certificate face value. The APR and daily periodic rate will be disclosed on the voucher at the time of the advance.
- At time of disbursement, a .25% rate reduction will be allowed for Members who authorize payments to be made through payroll deduction or automatic transfer. Members with active Freedom Cards are also eligible for an additional .25% rate reduction.
- Upon completion of the BALANCE Financial Counseling Program, Member is eligible for a rate reduction.
- Requests for repayment schedules in excess of 84 months will result in an increased rate.
- Available for qualified technical school programs. Other restrictions apply. See member service representative for details on other restrictions. Repayment amount based on \$15 per thousand for the first two years of the loan, then increasing to \$25 per thousand after two years from the date of origination.

## CREDIT CARD DISCLOSURES

ANNUAL PERCENTAGE RATE (Purchases/Cash Advances/Balance Transfers)	Grace Period for Repayment of Balances for Purchases	Method of Computing the Balance for Purchases	Annual Fees	Transaction Fee for Cash Advances, and Fees for Paying Late or Exceeding the Credit Limit
<b>Classic: 12.90%-18.00%*†</b> <b>Platinum: 9.50%†</b> <b>Gold: 9.50%-11.90%*†</b> <b>Student: 9.90%†</b>	You have 25 days to repay your balance for purchases before a finance charge on purchases will be imposed.	Average Daily Balance Method (including current transactions)	NONE	<b>Transaction Fee for Cash Advances:</b> N/A <b>Foreign Transaction Fee:</b> 1% of purchases, cash withdrawals, cash advances and credits to the account. <b>Late Payment Fee:</b> \$10 or 10% of past due amount, whichever is greater, if payment is more than 14 days late. <b>Over the Limit Fee:</b> \$20.00 per month. <b>Collection Fees:</b> Attorney's fees, court costs, and any other fees allowed by law.

\* Your APR will be a fixed rate based on your credit score. You will be informed of the APR for which you qualify before you become contractually liable for the account. The periodic rate is a range between .026027% and .049315% per day for purchases and cash advances based on your credit score.

† The minimum monthly payment is 2% of your total new balance, or \$10.00, whichever is greater, or your total new balance, if it is less than \$10.00, plus any amount past due. In addition, at any time your total new balance exceeds your credit limit, you must immediately pay the excess upon our demand plus a \$20.00 over the limit fee per month. This information is accurate as of the effective date on this addendum.

## FEE SCHEDULE

### Card Fees

Regular Rush Card .....	\$ 35.00
Replacement Card .....	\$ 20.00
Joint Users Card (Ordered w/rush or replacement card) .....	\$ 10.00
Replacement Personal Identification Number (Ordered with rush) .....	\$ 35.00
Card Receipt Copies .....	\$ 5.00 per item up to \$50, then \$3.00 per item

### Electronic Funds Transfer Fees

Nonproprietary ATM Withdrawal/Transfer/Inquiry Fee: .....	\$ 1.00 per transaction/inquiry
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### Other Service Fees (Applicable to All Accounts)

Account Reconciliation/Account Research Fee: .....	\$ 25.00 per hour
Statement Copy/History Fee: .....	\$ 10.00 per statement
Copy Fee: .....	\$ 1.00 per page

### Voluntary Credit Insurance Premium Schedule

Cost per \$100 of monthly loan balance: .....	\$ .155 Single Credit Disability
.....	\$ .060 Single Credit Life
.....	\$ .105 Joint Credit Life