

Type of Loan	Approximate Term	Amount Available	Daily Periodic Rate	Annual Percentage Rate
Autos - New <sup>1,3</sup> 2010 and Newer	72 Months - More Than \$20,000 Up To 60 Months	Up to 100% of the sales price plus tax, title, license	0.017808% 0.016438%	6.50% 6.00%
Autos - Used <sup>1,3</sup> 2000 - 2009	72 Months - More Than \$20,000 Up To 60 Months	100% NADA Retail	0.018493% 0.017123%	6.75% 6.25%
Boats - New <sup>1,3</sup> 2010 and Newer	72 Months - More Than \$20,000 Up To 60 Months	Up to 100% of the sales price plus tax, title, license	0.021233% 0.020548%	7.75% 7.50%
Boats - Used <sup>1,3</sup> 2000 - 2009	Up to 60 Months	\$25,000 Loan Maximum	0.021918% 0.023973%	2005 - 2009 8.00% 2000 - 2004 8.75%
Motorcycles - New <sup>1,3</sup> 2010 and Newer	72 Months - More Than \$20,000 Up To 60 Months	Up to 100% of the sales price plus tax, title, license	0.017808% 0.016438%	6.50% 6.00%
Motorcycles - Used <sup>1,3</sup> 2000 - 2009	72 Months - More Than \$20,000 Up To 60 Months	100% NADA Retail	0.018493% 0.017123%	6.75% 6.25%
Recreational Vehicle New <sup>1,3</sup> (Camper, RV, All Terrain Vehicle/ATV, Snowmobile, Jet Ski, etc.)	72 Months - More Than \$20,000  Up To 60 Months	Up to 100% of the sales price plus tax, title, license	0.021233%  0.020548%	7.75%  7.50%
Recreational Vehicle Used <sup>1,3</sup> 2000 - 2009 (Camper, RV, All Terrain Vehicle/ATV, Snowmobile, Jet Ski, etc.)	72 Months - More Than \$20,000.00  Up To 60 Months	100% NADA Retail	0.021918% 0.024658%  0.021233% 0.023973%	2005 - 2009 8.00% 2000 - 2004 9.00%  2005 - 2009 7.75% 2000 - 2004 8.75%
Speedy Cash LOC <sup>1,2</sup>	Credit Review Every 36 Months	Up To \$14,000	0.032877%	12.00%
Student/Education <sup>1</sup>	Up To 60 Months	Disbursed Directly to Educational Institution	0.024658%	9.00%
Home Improvement <sup>1</sup>	Up To 36 Months	100% Of Cost Of Improvements With Invoice Provided \$5,000 Maximum	0.017123%	6.25%
Signature Loan/Unsecured Loan <sup>1</sup>	37 Months - 60 Months Up To 36 Months	Based Upon Income And Credit Score	0.032877% 0.028767%	12.00% 10.50%
Share Secured <sup>6</sup>	Up To 84 Months			4% Above Share Rate
Certificate Secured <sup>5</sup>	Not to Exceed Maturity Date of Certificate	Loan Payoff Not to Exceed Certificate Maturity		4% Above Certificate Rate
Promotional Loans (Christmas, IRS, Back To School)	Not To Exceed 12 Months	Inquire At Credit Union	0.026027%	9.50%
Overdraft LOC <sup>1,2</sup>	Credit Review Every 36 Months	Up To \$5,000	0.036986%	13.50%
Home Equity Loan <sup>1</sup>	Up To 60 Months Up To 120 Months	Up To 80% Of Appraised Value Minus Outstanding Liens And Mortgages	call for rate	call for rate
Home Equity LOC/HELOC <sup>4</sup>	Renewable 5 Year Draw With 17 Year Repayment Period	Up To 80% Of Appraised Value Minus Outstanding Liens And Mortgages		WSJ Prime Plus 1% Minimum Rate - 6% Maximum Rate - 15% Periodic Cap 1.50% Per Year

## Addendum

INSTRUCTIONS: This Addendum is incorporated into and becomes a part of your LOANLINER<sup>®</sup> 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 Advance Request Voucher. Other charges that may be imposed are also shown below (i.e., late charges, filing fees, collection costs).

EFFECTIVE DATE: 08/01/2010

REPLACES ADDENDUM DATED: 11/01/2009

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

MINIMUM PAYMENT: Your minimum monthly payment on a HELOC loan will be \$100.00. All other loans vary per term and amount borrowed.

LATE CHARGES: If your loan is more than 15 days late, you will pay a late charge of \$20.00.

COLLECTION COSTS: You promise to pay all costs of collecting the amount you owe under this Agreement including court costs and reasonable attorney fees.

- 1 At the time of disbursement, a .25% rate reduction will be allowed for Members who have each of the following on their account: share draft checking account, other loans with us, direct deposit, and a VISA Debit Card.
- 2 Your ANNUAL PERCENTAGE RATE (APR) will be a fixed rate based on type of loan and loan term. You will be informed of the APR for which you qualify before you become contractually liable for the account.
- 3 When a vehicle is already titled to the Member at the time the loan is disbursed, a \$5.00 noting of lien fee will be assessed to Pennsylvania residents. Additional fees may be assessed to residents outside the state of Pennsylvania.
- 4 Contact Credit Union for complete HELOC addendum.
- 5 The APR will be the dividend rate on the certificate being offered as security or the currently available certificate rate, whichever is higher, plus 4%. This advance will be made for the length of the certificate or one (1) year, whichever duration is shorter. The APR will be disclosed on the loan document at the time of disbursement.
- 6 The ANNUAL PERCENTAGE RATE (APR) for new and existing Share Secured balances will be the dividend rate paid for the previous quarter on the Prime Share Account (index) plus 4%. The APR is subject to change the 15<sup>th</sup> day following each calendar quarter, January, April, July, and October.

CREDIT CARD DISCLOSURES	
Type of Card*	VISA Classic
Annual Percentage Rate (APR) for Purchases, Cash Advances and Balance Transfers (Fixed)	<b>9.00%</b>
Daily Periodic Rate	.024658%
Grace Period for re-payment of balances for purchases	<b>25 Days</b>
Minimum Finance Charge	None
Late Payment Fee	\$20.00
Unactivated VISA Credit Card fee (after 60 days)	\$5.00
Card Replacement Fee	\$20.00
PIN Replacement Fee	\$5.00
Returned Check Fee	\$30.00

\*The minimum monthly payment is 3% of your total balance. This information is accurate as of the effective date on this Addendum. The rates and fees appearing in this ADDENDUM are accurate and effective for deposit accounts as of the Effective Date indicated on this ADDENDUM. If you have any questions or require current rate and fee information on your accounts, please call us at (717) 709-1920 or visit our website at [www.checu.com](http://www.checu.com).

Phone: (717) 709-1920

Fax: (717) 709-1923

[www.checu.com](http://www.checu.com)