

NORTHUMBERLAND COUNTY SCHOOLS FEDERAL CREDIT UNION
603 Center Street P.O. Box 455 Milton, PA 17847-0455

LOANLINER® Addendum

INSTRUCTIONS This addendum is incorporated into and becomes a part of your LOANLINER® Credit Agreement. Please keep this attached to your LOANLINER® 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 4/15/09	REPLACES ADDENDUM DATED 1/18/07	PLAN NUMBER 14	DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE
LOAN SUBACCOUNT DESCRIPTION	APPROX. TERM			
100% Share Secured	Maximum 60 months		.013699%	5.00%
Signature	36 months 60 months		.027398% .034247%	10.00% 12.50%
Motorcycle - New (100% of Sticker Price or NADA)	60 months		.021918%	8.00%
Motorcycle - Used (100% of NADA Retail Value)	60 months		.024658%	9.00%
Used Auto (100% of NADA Retail Value)	60 months		.019178%	7.00%
New Auto (100% of Sticker Price)	60 months 72 months		.017809% .019863%	6.50% 7.25%
RV/Camper (100% of NADA Retail Value)	60 months		.026850%	9.80%

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

FILING FEES: You will be charged a lien filing fee at the time of the advance if the credit union takes a security interest in your collateral. The amount of the filing fee will be based upon the amount of fee required by state law for the credit union to obtain a lien on the collateral. The amount of the filing fee will be disclosed on the voucher.

**YOUR MINIMUM PAYMENT IS CALCULATED AFTER EACH ADVANCE AS DESCRIBED BELOW:
 THE AMOUNT DUE AND DUE DATE OF YOUR PAYMENTS WILL BE ESTABLISHED AT THE TIME OF EACH ADVANCE AND WILL BE DISCLOSED ON THE VOUCHER.**

HOWEVER, YOUR MINIMUM PAYMENT WILL NEVER BE LESS THAN \$25.00 (MONTHLY).

RATES SUBJECT TO CHANGE