

ADDENDUM LOANLINER AGREEMENT

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

Effective Date: February 16, 2010

Loan Subaccount Description	Approximate Repayment Term in Months	Minimum Annual Percentage Rate	Minimum Daily Periodic Rate	Maximum Annual Percentage Rate	Maximum Daily Periodic Rate
Vehicle Loans ▶ □ (Model Years 2007 and Newer) (72 month term requires minimum loan amount of \$20,000.) (84 month term requires minimum loan amount of \$30,000, along with a 10% downpayment and is available for current model year only).	36	3.95%	0.010822%	10.45%	0.028630%
	48	3.99%	0.010932%	10.49%	0.028740%
	60	4.50%	0.012329%	11.00%	0.030137%
	72	5.74%	0.015726%	7.24%	0.019836%
	84	5.99%	0.016411%	6.49%	0.017781%
Pre-Owned Vehicle Loans ▶ □ (Models Years 2006 and Previous) (Length of term dependent on vehicle value.)	36	4.70%	0.012877%	11.20%	0.030685%
	48	4.99%	0.013671%	11.49%	0.031479%
	60	5.74%	0.015726%	12.24%	0.033534%
New Boat and RV ▶ □ (Model Years 2009 and Newer) (Length of term dependent on boat or RV value)	36	3.95%	0.010822%	10.45%	0.028630%
	60	5.00%	0.013699%	11.50%	0.031507%
	96	7.25%	0.019863%	13.75%	0.037671%
	120	7.40%	0.020274%	13.90%	0.038082%
	180	7.99%	0.021890%	9.24%	0.025315%
Pre-owned Boat and RV ▶ □ (Model Years 2008 and Previous) (Length of term dependent on boat or RV value)	36	4.70%	0.012877%	11.20%	0.030685%
	60	5.75%	0.015753%	12.25%	0.033562%
	120	7.60%	0.020822%	9.10%	0.024932%
	180	7.80%	0.021370%	9.30%	0.025479%
Personal Loan ▶ □	24	6.96%	0.019068%	13.46%	0.036877%
	36	7.96%	0.021808%	14.46%	0.039616%
	48	8.96%	0.024548%	15.46%	0.042356%
	60	9.96%	0.027288%	16.46%	0.045096%
Personal Line of Credit ▶	Revolving ◊	8.96%	0.024548%	15.21%	0.041671%
Overdraft Line of Credit ▶	Revolving ○	8.96%	0.024548%	15.21%	0.041671%
TCT Supplemental Education Loan	96	9.00%	0.024658%	9.00%	0.024658%
Shared Secured	36	3.60%	0.009863%	3.60%	0.009863%
	60	4.60%	0.012603%	4.60%	0.012603%
Certificate Secured	Maturity of Certificate	2% over Certificate Rate	Varies	2% over Certificate Rate	Varies

▶ **Your Annual Percentage Rate (APR) may vary depending on your individual credit qualifications. Please ask a Member Service Specialist for details regarding how your rate is determined.**

■ **Discount:** A .25% discount is offered on selected loans for payroll deduction or direct transfer from a TCTFCU checking account. If the payroll deduction or direct transfer are cancelled or interrupted for any reason, the annual percentage rate will increase by the discount of .25%.

◊ **Estimated Payment:** (Monthly Payment with the Due Date on the 27th of each month), the minimum payment is 2.50 percent of your total new balance, or \$20.00, whichever is greater.

○ **Overdraft Line of Credit:** Minimum advance will be transferred in \$50.00 increments, even if the overdraft is less than.

○ **Estimated Payment:** (Monthly Payment with the Due Date on the 27th of each month), the minimum payment is 5.00 percent of your total new balance, or \$20.00, whichever is greater.

Skip Payments: You may omit making payments during July and August each year if your loan at conception is set up requiring 21 biweekly payments per year. However finance charges (interest) will continue to accrue during those months.

Collection Costs: You agree to pay all costs of collecting the amount you owe under this Agreement, including court cost and reasonable attorney fees.

Late Fee: There will be a 10 day grace period for loans. On the 11th day there will be a \$10.00 fee assessed.

Vehicle Loans: Vehicles are defined as automobiles, light trucks, SUVs, and motorcycles.

