

LOANLINER®

Supplement



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 sub-account 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.

The terms and conditions of this **LOANLINER®** supplement, including credit union loan interest rates, are established by the Board of Directors from time to time and the terms and conditions on which loans to members are offered will change from time to time.

EFFECTIVE DATE SEPTEMBER 24, 2009	REPLACES ADDENDUM DATED SEPTEMBER 1, 2009	PLAN LOANLINER
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SECTION A Sub-Account Description	Approximate Term	Daily Periodic Rate Range	ANNUAL PERCENTAGE RATE Range
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The **ANNUAL PERCENTAGE RATE** you receive may vary within the range of rates disclosed below and is based upon certain credit worthiness criteria. Please contact the Credit Union for information regarding this criteria.

Auto Loans:	36 Months/Up to \$5,000 48 Months/\$5,001 - \$10,000 60 Months/\$10,001 - \$15,000 72 Months/\$15,001 and over	0.0150684 to 0.036986301%	5.50% to 13.50%
Motorcycle & Watercraft Recreational Vehicles	36 to 72 Months 36 to 120 Months	0.0205479 to 0.0479452% 0.0205479 to 0.0479452%	7.50% to 17.50% 7.50% to 17.50%
Signature	Up to 36 Months 37 to 60 Months	0.0239726% to 0.04315068% 0.03013698% to 0.05068493%	8.75% to 15.75% 11.00% to 18.50%
Loanliner 78 (credit line) Overdraft Protection		0.0280820% to 0.049315%	10.25% to 18.00%
PC Loans	12 Months 24 Months	0.0243836% 0.0271233%	8.9% 9.9%

OVERDRAFT PROTECTION: When you apply for the **LOANLINER** plan you understand that you are requesting use of your ATM Card to access your credit account indirectly through your **OVERDRAFT** sub-account. **The Security Agreement on the Reverse Side applies when you use your ATM Card/READYCHEK to access your LOANLINER Plan.**

Share Secured:

The Annual Percentage Rate (APR) for new advances and existing balances is equal to 3.00% (.00821917%) above the dividend rate being paid on your regular share account (INDEX) used to secure the advance. The rates are subject to change on the 10th day January, April, July and October to reflect any change in the index. Any increase in the APR will take the form of more payments of the same amount until what you owe has been repaid.

Certificate Secured:

The Annual Percentage Rate (APR) for new advances and existing balances is equal to 3.00% (.00821917%) above the dividend rate being paid on your term share certificate used to secure the advance. The Certificate must be renewed until the advance is paid in full. Failure to renew the Certificate will result in default under the Plan. When the Certificate is renewed the APR will change to reflect the new dividend rate. If there is an existing balance on the date of the new advance, the existing balance will be added to the new advance and the entire balance will be at the new APR. Any increase in the APR will take the form of more payments of the same amount until what you owe has been repaid.

Stated signature, equity, line of credit and vehicle rates require automatic payments (ACH). Without automatic payments, the rate will be increased by .25%. Without credit insurance, the rate will be increased by .25%.

(OVER)

LOANLINER ADDENDUM - CONTINUED

MINIMUM MONTHLY PAYMENT: The minimum payment for advances under an Overdraft Line of Credit and LOANLINER® 78 Line of Credit will be 3% of the amount owed or \$20.00, whichever is greater but not more than the balance. Payments are due on the 20th day of the month. Advances under a share draft overdraft line of credit and LOANLINER® 78 are in \$100.00 increments. For all other advances, the amount and due date of your payment will be established at the time of each advance and will be disclosed on the voucher accompanying the advance.

LATE CHARGE: In the event a payment is not made for more than seven (7) days past the due date, a late fee of \$7.00 will be charged.

COLLECTION COSTS: You agree to pay any costs of collection which include reasonable attorney fees and other costs of collection permitted under state law.

SKIP FEE: In the event a skip is granted on an existing loan, a \$25.00 or \$35.00 fee based on the payment amount will be assessed, and interest will continue to accrue daily on the unpaid balance.

INSURANCE ADD ON : In the event that collateral protection insurance is force placed on your auto loan, an additional non-refundable fee of \$200.00 will also be added to your loan balance.

LOAN RE-APPLICATION FEE: If your loan request is denied and you later request the same type of loan (within six-months), a fee of \$40 will apply.

CONSOLIDATION FEE: If your loan is for debt consolidation (multiple creditors, loan over \$5000) a fee of \$50.00 will apply.

REAL ESTATE LOAN CANCELLATION FEE: If you cancel your real estate loan request, a \$75.00 cancellation fee may apply. Additional fees may be assessed if your loan is referred to another lender/broker.

REAL ESTATE LOANS: May be subject to additional fees.

ACCU Auto Loan Refinance Fee: If your loan is to refinance an existing ACCU auto loan, there will be an assessed fee of \$75.00.

Any fees added to your loan may slightly increase the APR.

SECURITY AGREEMENT: BY SIGNING THE LOANLINER CREDIT AGREEMENT, YOU GRANT US A CONSENSUAL SECURITY INTEREST IN ALL INDIVIDUAL AND JOINT ACCOUNTS YOU HAVE WITH THE CREDIT UNION NOW AND IN THE FUTURE TO SECURE ALL ADVANCES. SHARES AND DEPOSITS IN AN INDIVIDUAL RETIREMENT ACCOUNT OR ANY OTHER ACCOUNT THAT WOULD LOSE SPECIAL TAX TREATMENT UNDER STATE OR FEDERAL LAW IF GIVEN AS SECURITY ARE NOT SUBJECT TO THE SECURITY INTEREST YOU HAVE GIVEN IN YOUR SHARES AND DEPOSITS.

CHOICE OF LAW VENUE: THE LOANLINER CREDIT AGREEMENT WILL BE GOVERNED BY CALIFORNIA LAW. VENUE FOR ANY ACTION WILL BE IN THE COURTS LOCATED IN LOS ANGELES, CALIFORNIA.

COLLATERAL:

**RIGHT TO CHANGE FINANCING AND/OR PAYMENT TERMS
FOR COLLATERALIZED LOANS:**

If the collateral pledged for this loan is impaired, the credit union, at its option, has the unilateral right to adjust the financing and/or payment terms and conditions of this loan as follows:

The credit union may increase the annual percentage rate for the entire balance owed to a rate not to exceed 20.50% APR. Your payment schedule will be adjusted accordingly.

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