



ELECTEL COOPERATIVE CREDIT UNION
P.O. Box 27306
Raleigh, NC 27611
www.electelccu.org

LOANLINER

Addendum

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

EFFECTIVE DATE	REPLACES ADDENDUM DATED
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Subaccount Description	Daily Periodic Rate	ANNUAL PERCENTAGE RATE	Minimum Payment
			For each \$100 or fraction of \$100 of your unpaid balance by Loan Subaccount
Share Secured	0.018904%	6.90%	\$2.10
Autos (New)			
Approx. 36 mos. financing	0.010958% – 0.028082%	4.00% – 11.75%	\$3.12
Approx. 48 mos. financing	0.012328% – 0.029452%	4.50% – 11.90%	\$2.45
Approx. 60 mos. financing	0.013698% – 0.030821%	5.00% – 12.25%	\$2.06
Approx. 72 mos. financing	0.015068% – 0.032191%	5.50% – 12.85%	\$1.81
Approx. 84 mos. financing	0.017123% – 0.034246%	6.25% – 13.50%	
Autos (Used)			
Approx. 36 mos. financing	0.010958% – 0.028082%	4.00% – 11.75%	\$3.15
Approx. 48 mos. financing	0.012328% – 0.029452%	4.50% – 11.90%	\$2.48
Approx. 60 mos. financing	0.013698% – 0.030821%	5.00% – 12.25%	\$2.09
Approx. 72 mos. financing	0.015068% – 0.032191%	5.50% – 12.85%	\$1.84
Approx. 84 mos. financing	0.017123% – 0.034246%	6.25% – 13.50%	
Recreational Vehicles			
New — Approx. 60 mos. financing	0.024383%	8.90%	\$2.25
Used — Approx. 48 mos. financing	0.024383%	8.90%	\$2.65
Lawn, Garden & Farm Equipment			
Approx. 60 mos. financing	0.024383%	8.90%	\$2.25
Other Collateral			
Approx. 60 mos. financing	0.024383%	8.90%	\$2.25
Signature			
Approx. 12 mos. financing	0.015753% – 0.032876%	5.75% – 12.00%	\$5.04
Approx. 24 mos. financing	0.026712% – 0.043835%	9.75% – 16.00%	\$3.65
Approx. 36 mos. financing	0.032191% – 0.049178%	11.75% – 17.95%	\$2.96
Approx. 48 mos. financing	0.034931% – 0.049178%	12.75% – 17.95%	

The rate you receive, disclosed in the ranges above, is based on your creditworthiness. Please contact our loan officers for details.

LATE CHARGE: If you are 10 days late in making a payment, the credit union will add a late charge equal to 4% of the minimum payment. The minimum late charge will be at least \$.05.

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 FEE: You will be charged a filing fee at the time of an 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 your property. The amount of the filing fee will be disclosed on the voucher.

MINIMUM PAYMENT: Your minimum payment will never be less than \$25.00 monthly.