



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

January 1, 2009

REPLACES ADDENDUM DATED

January 1, 2008

PLAN NUMBER

045-0199-0

<u>Subaccount Description</u>	<u>Aprox. Term</u>	<u>Daily Periodic Rate</u>	<u>Annual Percentage Rate</u>
New / Used Auto	UP to 84 Month	0.015068% - 0.049178%	5.50% - 17.95%
New / Used Boats	UP to 84 Month	0.015068% - 0.049178%	5.50% - 17.95%
New / Used Recreational Vehicles	UP to 84 Month	0.015068% - 0.049178%	5.50% - 17.95%
Signature Advance	UP to 36 Month	0.024657% - 0.049178%	9.00% - 11.25%
Line of Credit / Overdraft		0.012301% - 0.049178%	13.75% - 17.95%
Share Secured*		0.010273%	3.50%
Certificate Secured**			

The Annual Percentage Rate for all subaccounts except share secured and certificate secured is based on your creditworthiness and will be within the ranges disclosed above. Please ask a loan officer for details regarding how your rate is determined. Your rate will be disclosed on the disbursement receipt at the time of the advance.

++ Certificate Secured: The Annual Percentage Rate (APR) will be the dividend rate being paid on the Certificate offered as security plus 2%. The Certificate must be renewed until the advance is completely paid. Failure to renew will result in default under the Plan. When the Certificate is renewed the APR will change to reflect the new dividend rate. Any increase in the APR will result in more payments of the same amount until what you owe has been repaid. The APR and daily periodic rate will be disclosed on the voucher at the time of the advance.

+Share Secured: The Annual Percentage Rate (APR) will be the dividend rate being paid on the share account offered as security plus 3%. If there is an existing balance on the date of a 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 result in more payments of the same amount until what you own has been repaid.

* Line of Credit/Overdraft Protection will be given in \$50 increments. Payments for this subaccounts are as follows:

Balance \$1 to \$500	Monthly Payment: \$15.00
Balance \$501 - \$1000	Monthly Payment: \$30.00
Balance \$1001 - \$1500	Monthly Payment: \$45.00

Late Charges: If you are 10 or more days late in making a payment, you will pay a late charge of 5% of the amount past due.

Collection Costs: You promise to pay all cost of collecting the amount you owe under agreement, including court costs and reasonably attorney fees.