

Burlington Northtown Community Credit Union 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

The Best Rates Are Based On Your Current Beacon Credit Score.

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 disclose on the Advance Request Voucher. Other charges that may be imposed are also shown below (i.e., late charges, filing fees, and collection costs).

Effective Date January 01, 2011 Replaces addendum dated December 15, 2009

NEW VEHICLE Financing up to 90% of Purchase Price (Auto, Truck, RV, Motorcycles, Boats) not over 8,000 miles with M.S.O.

_____ Meet Or Match Dealer Rate & Terms		
4.75%	0.00013014	36 Months (New Vehicles 2010-11)
5.25%	0.00014384	48 Months
5.75%	0.00015753	60 Months
6.25%	0.00017123	72 Months (LN amt \$20,000.00 above)

USED VEHICLE Financing up to 90% of N.A.D.A. Retail Value (Auto, Truck, Motorcycle Boats, RV)

			Age of Vehicle
6.00%	0.00016438	60 Month	Current/1 year 2010-2011
6.50%	0.00017808	48 Month	Up to 7 yrs 2003-2009
8.25%	0.00022603	36 Month	2001-2002

SHARE SECURED – Board Approval 1-21-2009

4.00%	0.00012328	36 or 48 Months
4.50%	0.00013698	60 Months

SIGNATURE

LINE OF CREDIT

Up to \$2000	15.00%	0.00041095	24 Month / Payment based on \$2000
Up to \$2500	15.00%	0.00041095	30 Month / Payment based on \$2500
Up to \$3000	15.00%	0.00041095	36 Month / Payment based on \$3000

Your Minimum Monthly Payment Will Never Be Less Than \$45.00 per Month.

Late Charges: If your payment is more than 10 days late, we may charge you 5% of the payment or \$15.00 whichever is less.

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

Lien Filing Fee: You will be charged a lien 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.

School Special	\$1200.00	12%	0.00032877	12 Months / Payment based on \$1200
Xmas Special	\$1200.00	12%	0.00032877	12 Months / Payment based on \$1200
Home Improvement				

Member's Signature _____ Date _____

(Auto Loans - Over)