

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 1, 2015 Replaces addendum dated November 1, 2014

NEW VEHICLE Financing Purchase Price (Auto, Truck, RV, Motorcycles, Boats) not over 8,000 miles.

_____ Meet or Match Dealer Rate & Terms

3.90%	0.00010685	36 Months (New Vehicles 2014-15)
3.90%	0.00010685	48 Months (New Vehicle 2014-15)
3.90%	0.00010685	60 Months (New Vehicle 2014-15)
3.90%	0.00010685	72 Months (New Vehicle 2014-15)

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

Age of Vehicle

4.90%	0.00013425	60 Month	2014-2015
4.90%	0.00013425	48 Month	2013-2007
4.90%	0.00013425	36 Month	2006-2005

SHARE SECURED – Board Approval 1-21-2009

3.00%	0.00095890	36 or 48 Months
3.50%	0.00010958	60 Months

SIGNATURE

LINE OF CREDIT

Up to \$2000	15.00%	0.00041095	24 Month / Payment based on \$2,000
Up to \$2500	15.00%	0.00041095	30 Month / Payment based on \$2,500
Up to \$3000	15.00%	0.00041095	36 Month / Payment based on \$3,000
Up to \$5000	15.00%	0.00041095	36 Month / Payment based on \$5,000

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

Late Charges: If your payment is more than 15 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	\$1,200.00	12%	0.00032877	12 Months / Payment based on \$1200
Holiday Special	\$1,500.00	12%	0.00032877	12 Months / Payment based on \$1200
Home Improvement		4.90%	0.00013425	15 years max with first 5 years line advance

Members Signature _____ Date _____

(Auto, Truck, RV, Motorcycle, Boats Loans - Risk Based Adjustment Over)