

P.O. Box 199•488 Majors Blvd• Lynchburg, TN 37352 Phone: 931-759-5513•Fax: 931-759-5607•www.jdecu.org

Addendum A+ (730&up)

Addendum Dated: 09/01/2013

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

Subaccount Name	Approx. Term
Signature Loan	
New Auto	Up to
\$50,000 max	72 mos.*
*Based	on loan amount
<b>New Motorcycle</b>	Up to
\$50,000 max	72 mos.*
*Based	on loan amount
<b>Used Auto</b>	Up to
\$50,000 max	60 mos.*
	*Based on year
Used Motorcycle	Up to
\$50,000 max	60 mos.*
	*Based on year
UCC1 Secured	Up to 72 months
Boats & Farm Equi	•
New & Used *	based on loan
\$50,000max	
4-wheeler/ATV/	Up to 60
<b>Utility Vehicles</b>	months
New & Used	\$20,000 max
*based on loan a	amount
Recreational U	o to 144 months*
Vehicle	New & Used
\$75,000 max	
*based on loan ar	mount
Misc. Collateral	
<b>Appliance</b> Up	to 36 months
	*Based on loan
\$5,000max	amount
Lawn & Garden U	
	ased on loan
\$5,000 max	amount
Promotional Loar	ns 12 months
(Christmas, IRS, &	
Back to School)	
Vacation Loan U	p to 24 months
Overdraft Protect	tion
\$500 max	
Emergency Loan	
\$500 max	
Loan Saver Plan	
<b>\$</b> 3000 max	

	g Disclosure
Interest Ra	ate and Interest Charges
Annual	
Percentage Rate (APR)	
	7.00%
	3.00%
	5.25%
	3.50%
	5.25%
	5.25%
	5.25%
	F 270/
	5.25%
	9.50%
	7.25%
	7.25%
	10.00%
	9.50%
	15.50%
	14.50%
	14.50%

_		_		, .	
D	aily		eri Ite		lic
	.0	)19	18	%	
	.0	008	22	%	
	.0	)14	38	%	
	.0	009	59	%	
	.0	)14	38	%	
	.0	)14	38	%	
		11 /	38	%	
		,14	50	70	
	.0	)14	38	%	
				- /	
			03		
	.0	)19	86	%	
	.0	)19	86	%	
	.0	)27	40	%	
	.0	)26	03	%	
	.0	)42	47	%	
	.0	)39	73	%	
	.0	)39	73	%	



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Subaccount Name	Approximate Term
Payday Recovery	Up to 36
Loan	months
\$2500 maximum	
Home Improveme	ent 36 mos.
Certificate Secure	ed .
*Not to exceed certifi	cate face value.
<b>Share Secured</b>	Up to
	144 months
Shares available	
Storm Shelter Loan	Up to 60
\$7,500 maximum	months

ACCOUNT OPEN	IING DISCLOSURE
Interest Rate an	nd Interest Charges
Annual Percentage Rate (APR)	
	14.50%
	5.75%
	2.00% above your share
	certificate rate with a floor of 3.00%
	3.00%
	This APR will vary with the
	market based on the dividend
	rate.
	4.5%
Paying	You will be charged interest
Interest	from the transaction date.

Daily Periodic Rate
.03973%
.01575%
.00822%
.01233%

Fees		
Penalty Fees		
•Late Payment	4.0% of payment past due Minimum of \$10.00	
•Returned Payment Fee	\$12.00	

How We Calculate Your Balance: We use a method called daily balance. See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

**Payment Protection:** If you elected Payment Protection, it applies to all subaccounts under this Agreement. **Share Secured:** The ANNUAL PERCENTAGE RATE (APR) for Share secured advances will be the share dividend rate being paid by Jack Daniel Employees' Credit Union for the current month plus an index which is 2.00%. The rates are subject to change on the day the dividend rate being paid on Shares changes. The APR will never be less than 4.00%. The APR will never be greater than the maximum usury rate. Any increase in the APR will result in more payments of the same amount.

**Certificate Secured:** The Annual Percentage Rate (APR) for Certificate secured advances will be the dividend rate being paid on the Certificate (Index) offered as security plus 2.00%. The certificate must be renewed until the advance is completely paid. When the Certificate is renewed, the APR will change to reflect the new dividend rate. The APR will never be less than 4.00%. The APR will never be greater than the maximum usury rate. Any increase in APR will result in more payments of the same amount until what you owe is repaid.

**Late Payment Fee:** If your loan is more than 21 days late, you will pay a late charge of 4.0% of the payment due, minimum of \$10.00.

**Returned Payment Fee:** If your payment is returned to us, you will be charged \$12.00 for each returned payment. **Collection Costs:** You promise to pay all costs of collecting the amount you owe under this Agreement including court costs and reasonable attorney fees.

**Loyalty Incentives**: Loyalty incentives are defined as a member having the following services active on their account(s) with Jack Daniel Employees' Credit Union: checking account, e-statements, direct deposit, other consumer loans, and mortgage loans. Members will receive .25% rate reduction for **each** qualifying service. Members are eligible for loyalty incentives on the following loans: auto, motorcycle, UCC1 secured, signature, farm equipment, 4-wheeler, and RV.