



JACK DANIEL
Employees' Credit Union

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

Addendum

E (549-BELOW)

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.

		Account Opening Disclosure		Daily Periodic Rate
		Interest Rate and Interest Charges		
Subaccount Name	Approx. Term	Annual Percentage Rate (APR)		
Signature Loan			16.50%	.04521%
New Auto \$50,000 max *Based on loan amount	Up to 72 mos.*		5.25%	.01438%
New Motorcycle \$50,000 max *Based on loan amount	Up to 72 mos.*		7.50%	.02055%
Used Auto \$50,000 max *Based on year	Up to 60 mos.*		5.75%	.01575%
Used Motorcycle \$50,000 max *Based on year	Up to 60 mos.*		7.50%	.02055%
UCC1 Secured Boats & Farm Equip. New & Used \$50,000 max	Up to 72 months *based on loan amount		7.50%	.02055%
4-wheeler/ATV/Utility Vehicle New & Used \$20,000 max	Up to 60 months *based on loan amount		7.50%	.02055%
Recreational Vehicle New & Used \$75,000 max	Up to 144 months *based on loan amount		7.50%	.02055%
Misc. Collateral			9.50%	.02603%
Appliance (new only) \$5,000 max	Up to 36 months *Based on loan amount		7.25%	.01986%
Lawn & Garden \$5,000 max	Up to 36 months *Based on loan amount		7.25%	.01986%
Promotional Loans (Christmas, IRS, & Back to School)	12 months		10.00%	.02740%
Overdraft Protection \$500 max			15.50%	.04247%
Emergency Loan \$500 max			14.50%	.03973%
Loan Saver Plan \$3000 max			14.50%	.03973%

SEE NEXT PAGE for more information about your account.



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Subaccount Name	Approximate Term
Payday Recovery Loan	Up to 36 months
Home Improvement	36 mos.
Certificate Secured	
*Not to exceed certificate face value.	
Share Secured Shares available	Up to 144 months
Vacation Loan	Up to 24 months
Storm Shelter Loan \$7,500 maximum	Up to 60 months

ACCOUNT OPENING DISCLOSURE	
Interest Rate and 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.
	9.50%
	4.50%
Paying Interest	You will be charged interest from the transaction date.

Daily Periodic Rate
.03973%
.1575%
.00822%
.02603%
.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.