



Addendum

INSTRUCTIONS: This Addendum is incorporated into and becomes a part of your LOANLINER® Credit Agreement. The ANNUAL PERCENTAGE RATES, corresponding daily periodic rates, and amount and due date of payments for each loan subaccount 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 disclosed on the Advance Request Voucher. Other charges that may be imposed are also shown below (i.e., late charges, filing fees, collection costs).

EFFECTIVE DATE: 04-15-2009

REPLACES ADDENDUM DATED: 12-18-2008

Type of Loan	Approx. Term	Amount Available	Daily Periodic Rate	ANNUAL PERCENTAGE RATE
Autos-New ¹	72 months-\$50,000-\$20,000 60 months-\$19,999-\$10,000 48 months-under \$10,000	Purchase price with invoice provided.	.020548%-.046575%	5.75%-8.00% ²
Autos-Used ^{1,3}	60 months-1 year old 48 months-2-3 yrs. old 36 months-4 yrs. & older	NADA Retail plus tax, title, license. Price not to exceed the purchase price. Auto subject to inspection prior to purchase.	.020548%-.046575%	5.75%-8.00% ²
Boats-New ¹	72 months-\$32,000-\$20,001 60 months-\$20,000-\$15,001 48 months-\$15,000-\$10,000 36 months-under \$10,000	Up to 100% of the sales price plus tax, title, license. \$32,000 loan maximum	.020548%-.046575%	5.75%-8.00% ²
Boats-Used ^{1,4}	60 months-\$32,001-\$15,001 48 months-\$15,001-\$10,000 36 months-under \$10,000	100% NADA Retail plus tax, title, & license or 100% of the sales price whichever is less. \$32,000 loan maximum	.020548%-.046575%	5.75%-8.00% ²
Motorcycles-New ¹	72 months-\$32,000-\$20,001 60 months-\$20,000-\$15,001 48 months-\$15,000-\$10,000 36 months-under \$10,000	Up to 100% of the sales price plus tax, title, & license. \$32,000 loan maximum.	.020548%-.046575%	5.75%-8.00% ²
Motorcycles-Used ^{1,3}	60 months-\$32,001-\$15,001 48 months-\$15,001-\$10,000 36 months-under \$10,000	100% NADA Retail plus tax, title, & license or 100% of sales price whichever is less. \$32,000 loan maximum	.020548%-.046575%	5.75%-8.00% ²
Farm Equipment ^{1,4}	72 months-\$50,000-\$20,000 60 months-\$19,999-\$10,000 48 months-\$9,999-\$5,000 36 months-under \$5,000	New -100% of sales price. Used -100% of appraised value as determined by credit union resources.	.020548%-.046575%	5.75%-8.00% ²
4-Wheeler ^{1,3}	48 months-\$10,000-\$5,001 36 months-under \$5,000	New -Up to 100% of the sales price plus tax, title, & license. Used -100% NADA Retail plus tax, title, & license or 100% of sales price whichever is less. \$10,000 loan maximum.	.020548%-.046575%	5.75%-8.00% ²
Recreational Vehicle ^{1,3}	144 months-\$75,000-\$40,001 96 months-\$40,000-\$32,001 72 months-\$32,000-\$20,001 60 months-\$20,000-\$15,001 48 months-\$15,000-\$10,000 36 months-under \$10,000	New -100% of selling price on bill of sale plus tax, title, & license. Used -100% NADA Retail plus tax, title, & license or 100% of sales price, whichever is less. \$75,000 loan maximum	.020548%-.046575%	5.75%-8.00% ²



Addendum

Type of Loan	Approx. Term	Amount Available	Daily Periodic Rate	ANNUAL PERCENTAGE RATE
Appliance ⁴ (New purchases only.)	24 months-\$2,000-\$1,501 12 months-\$1,500-\$501 6 months-up to \$500	Purchase price with invoice provided.	.024658%	9.00%
Lawn & Garden	36 months-\$5,000-\$2000 24 months-\$1,999-\$1000 12 months-under \$1,000	Purchase price.	.024658%	9.00%
Home Improvement	Up to 36 months	100% of cost of improvements with invoice provided. \$5,000 maximum	.01712%	6.25%
Signature Loan ¹	N/A	25% of annual income	.020548-.046575%	7.50%-17.00% ²
Share Secured	Up to 12 years	Shares available		2% above share rate ⁶ (variable)
Certificate Secured ⁵	Not to exceed maturity date of certificate	Loan payoff not to exceed certificate face value.	*	2% above certificate rate*
Promotional Loans (Christmas, IRS, Back to School)	Not to exceed 12 months	Inquire at credit union.	.027397%	10.00%
Overdraft Protection	N/A	\$500 maximum	.04384%	16.00%
Emergency Loan	4 pay periods-weekly 2 pay periods-semi-monthly	\$200-\$500	.0411%	15.00%
Loan Saver Plan	N/A	Up to \$3,000 Inquire at credit union for additional information.	.0411%	15.00%
Vacation Loan	Up to 24 months	Up to \$3,000	.027397%	10.00%
Misc. Collateral	Up to 36 months	Inquire at credit union.	.027397%	10.00%

(*Depends upon certificate invested rate or currently available certificate rate.)

MINIMUM PAYMENT: Your minimum monthly payment on a signature loan will be 2.5% of the loan balance.

LATE CHARGES: If your loan is more than 10 days late, you will pay a late charge of \$10.00 or 1.5% of the payment that is past due.

COLLECTION COSTS: You promise to pay all costs of collecting the amount you owe under this Agreement including court costs and reasonable attorney fees.

- At the time of disbursement, a .25% rate reduction will be allowed for Members who have each of the following on their account: checking account, other loans with us, real estate loan with us, and direct deposit
- Your ANNUAL PERCENTAGE RATE (APR) will be a fixed rate based on your credit score. You will be informed of the APR for which you qualify before you become contractually liable for the account.
- When a vehicle is already titled to the Member at the time the advance is disbursed, a \$5.00 noting of lien fee will be assessed to Tennessee residents. Additional fees may be assessed to residents outside the state of Tennessee.
- There will be a \$15.00 lien filing fee per debtor on advances up to \$2,000.00 assessed at the time the advance is disbursed. Advances exceeding \$2,000.00 are assessed a mortgage tax of \$1.15 per \$1,000.00.
- The APR will be the dividend rate on the certificate being offered as security or the currently available certificate rate, whichever is higher, plus 2%. This advance will be made for the length of the certificate or one (1) year, whichever duration is shorter. The APR and daily periodic rate will be disclosed on the voucher at the time of the advance
- The ANNUAL PERCENTAGE RATE (APR) for new and existing Share Secured balances will be the dividend rate paid for the previous quarter on the Prime Share Account (index) plus 2%. The APR is *subject to change* the 15th day following each calendar quarter, January, April, July, and October. If there is an existing balance on the date of the new advance, then the entire balance will be subject to the new APR. The Annual Percentage Rate will never exceed the maximum usury rate and will never be less than 4.0%. Any increase in the APR will result in more payments of the same amount.

CREDIT CARD DISCLOSURES

Card	VISA®	VISA® PLATINUM	VISA® PLATINUM PREFERRED
Annual Percentage Rate (APR) for Purchases & Cash Advances (Fixed)	15.00%* †	12.00%* †	9.00%* †
Daily Periodic Rate	.04110%	.03288%	.02466%
Grace Period for re-payment of balances for purchases	35 days		
Minimum Finance Charge	\$1.00		
Late Payment Fee	\$20.00		
Over-the-Credit-Limit Fee	\$20.00		

*Your APR will be a fixed rate based on your credit score. You will be informed of the APR for which you qualify before you become contractually liable for the account.

†The minimum monthly payment is 3% of your total balance. This information is accurate as of the effective date on this Addendum.

The rates and fees appearing in this ADDENDUM are accurate and effective for deposit accounts as of the Effective Date indicated on this ADDENDUM. If you have any questions or require current rate and fee information on your accounts, please call us at 931-759-5513 or visit our website at jdecu.org.