



120 Firman Avenue
 Hoquiam, WA 98550
 Phone: 360.433.4760
 Fax: 360.532.0280



ADDENDUM

5/1/09

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

EFFECTIVE DATE
 May 01, 2009

REPLACES ADDENDUM DATED
 November 01, 2008

PLAN NUMBER
 146-0447-6

Sub-account Description	Approx. Term	Daily Periodic Rate	ANNUAL PERCENTAGE RATE
Personal		0.03288% - 0.04932%	12.00% - 18.00%
Overdraft		0.03288% - 0.04932%	12.00% - 18.00%
Share Secured		0.011644%	4.25%
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NEW and USED Auto, Truck, Vans,	36	0.015069% - 0.041781%	5.50% - 15.25%
	48	0.015069% - 0.043151%	5.50% - 15.75%
Minimum Loan Amount \$10,000	60	0.015754% - 0.044521%	5.75% - 16.25%
Minimum Loan Amount \$15,000	72	0.016439% - 0.048631%	6.00% - 17.75%
Minimum Loan Amount \$20,000	84 *	0.017124% - 0.043151%	6.25% - 15.75%
*84 Month Term NOT available on Tier 5			
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NEW and USED Miscellaneous (Titled & Untitled) Off-road Vehicles, Boats, Watercraft, Computers, Hot Tubs, Lawn Mowers, RV's, Mobile Homes & Misc.	36	0.017124% - 0.044521%	6.25% - 16.25%
	48	0.017124% - 0.045891%	6.25% - 16.75%
Minimum Loan Amount \$10,000	60	0.017808% - 0.047946%	6.75% - 17.50%
Minimum Loan Amount \$15,000	72	0.018493% - 0.048631%	7.00% - 17.75%
Minimum Loan Amount \$25,000	84 *	0.020547% - 0.041096%	7.75% - 15.00%
*84 Month Term NOT available on Tier 5			
Minimum Loan Amount \$40,000 (RVs & Mobile Homes Only)	120 *	0.020547% - 0.024658%	7.75% - 9.00%
*Available only on Tiers 1 & 2 Add 1% for ALL Motorcycles			

THE RATE YOU RECEIVE WILL BE WITHIN THE RANGE SHOWN ABOVE AND IS BASED ON CERTAIN CREDITWORTHINESS CRITERIA. PLEASE ASK US FOR THE RATE YOU QUALIFY FOR.

Loan to Value: The rates disclosed above for NEW and USED vehicles are based on 80% - 120% being financed.

Late Charge: After 15 days late you will be charged 5% of the payment due, with a minimum of \$5.00 and a maximum of \$25.00.

Minimum Payment: Minimum monthly payment is \$25.00.

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

Filing Fees: You will be charged a 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 the fee required by state law for the credit union to obtain a lien on your property. The amount of the filing fee will be disclosed on the voucher.

VISA CREDIT CARD DISCLOSURE

Annual Percentage Rate for Purchases (APR)	Classic: 12.00% - 18.00% * Platinum: 9.50%
Other APRs	Cash Advance APR – Classic: 12.00% - 18.00% Cash Advance APR – Platinum: 9.50% Balance Transfer APR – Classic: 12.00% - 18.00% Balance Transfer APR – Platinum: 9.50% Penalty Rate: 18.00%. See explanation below. **
Variable Rate Information	N/A
Grace Period for repayment of balances for purchases	25 days for purchases.
Method of computing the balance for purchases	Average Daily Balance (including new purchases)
Annual Fee ***	Classic: \$10.00 Platinum: \$20.00
Minimum Finance Charge	Classic & Platinum: \$0.50
Foreign Transaction Fee	Classic & Platinum: 1% of Transaction Amount
Late Fee	Classic: \$5.00 Platinum: \$10.00
Cash Advance Fee	Classic & Platinum: 2% of amount requested, minimum \$2.00, maximum \$15.00
Over the Credit Limit Fee	Classic: \$10.00 Platinum: \$20.00
Balance Transfer Fee	Classic & Platinum: None

Additional Fee Information:

Card Replacement Fee – Classic & Platinum \$20.00;

Returned or NSF Check Fee – \$25.00

Expedited Payment Fee – Same Day=\$20.00 – Next Morning=\$10.00

* The **ANNUAL PERCENTAGE RATE** you receive will be based on your credit history. Please ask us for the rate that you qualify for.

** If your monthly payment is received late for two (2) consecutive months, your rate will increase to the penalty rate stated above.

*** Annual Fee currently waived.

The information about the costs of the card described in this application is accurate as of July 1, 2008. This information may have change after that date. To find out what may have changed, call us at (360-433-4760) or write to us at 120 Firman Street Avenue, Hoquiam, WA 98550.