

THIS ADDENDUM IS INCORPORATED INTO AND IS MADE IN PART OF YOUR TOTALOAN SIMPLIFIED LOAN PROGRAM AGREEMENT AND DISCLOSURE

**Late Charges:** In addition to the continued accrual of the Finance Charge at the Daily Periodic Rate, if you fail to make at least the minimum Payment within at least 10 days after it is due, we are entitled to impose a late charge in the amount of \$17.00. This dollar amount is subject to change as allowed in IC 24-4.5-1-106.

**Collection Cost:** If you are in default, you will pay us all reasonable attorneys' fees we may incur after your default and referral to an attorney not our salaried employee and reasonable expenses in realizing on a security interest (if the Sub-Account is secured by collateral other than your shares).

**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 and the collateral is of a type in which a security interest in or a lien on such collateral may be perfected by such a filing. The amount of any filing fee will be disclosed on the voucher evidencing the advance.

**Returned Item Fees:** If you make a payment to us in the form of a check, a share draft, or a similar instrument that is subsequently returned for non-sufficient funds or account closed, we are entitled to impose a returned item fee in the amount of \$25.00.

**Governing Law:** This agreement is governed by the internal laws of the State of Indiana.

The Minimum Monthly Payment is based upon the outstanding balance as of the most recent advance based on the term of the loan and the Annual Percentage Rate in effect on the day the advance is made. The minimum monthly payment will never be less than \$30.00 or the outstanding balance of the Sub-Account, whichever is less.

Your **Annual Percentage Rate** will vary according to your creditworthiness and type of collateral requested. Please ask a loan officer for details on how your rate is determined.

THE FOLLOWING LOAN TYPES ARE AVAILABLE AS OF THE DATE YOU ESTABLISH YOUR TOTALOAN SIMPLIFIED LOAN PROGRAM AGREEMENT AVAILABLE  
 LOAN TERMS AND INTEREST RATES MAY BE DIFFERENT WHEN YOU APPLY FOR A FUTURE LOAN ADVANCE.

Your Annual Percentage Rate may vary according to your creditworthiness. Please ask a loan representative for details on how your rate is determined.

**Fixed Home Equity Loan (80% or less LTV)\***

Term (Months)	Monthly Calculation**	Daily Periodic Rate	Annual Percentage Rate (APR)	Margin
1 - 72	\$1.68 - \$1.78	.017233% - .022712%	<b>6.29% - 8.29%</b>	Fixed Rate
73 - 120	\$1.18 - \$1.28	.019151% - .024630%	<b>6.99% - 8.99%</b>	Fixed Rate
121 - 180	\$0.90 - \$1.04	.019973% - .025452%	<b>7.29% - 9.29%</b>	Fixed Rate

**Fixed Home Equity Loan (80.01 to 90.00% LTV)\***

Term (Months)	Monthly Calculation**	Daily Periodic Rate	Annual Percentage Rate (APR)	Margin
1 - 72	\$1.76 - \$1.86	.021890% - .027370%	<b>7.99% - 9.99%</b>	Fixed Rate
73 - 120	\$1.22 - \$1.34	.022712% - .028192%	<b>8.29% - 10.29%</b>	Fixed Rate
121 - 180	\$0.98 - \$1.12	.023260% - .028740%	<b>8.49% - 10.49%</b>	Fixed Rate

**Fixed Home Equity Loan – 30 year amortization (80% or less LTV)\***

Term (Months)	Monthly Calculation**	Daily Periodic Rate	Annual Percentage Rate (APR)	Margin
1 - 72	\$0.66 - \$0.80	.018493% - .023973%	<b>6.75% - 8.75%</b>	Fixed Rate
73 - 120	\$0.70 - \$0.84	.019973% - .025452%	<b>7.29% - 9.29%</b>	Fixed Rate
121 - 180	\$0.73 - \$0.86	.020521% - .026000%	<b>7.49% - 9.49%</b>	Fixed Rate

**Fixed Home Equity Loan – 30 year amortization (80.01% to 90.00% LTV)\***

Term (Months)	Monthly Calculation**	Daily Periodic Rate	Annual Percentage Rate (APR)	Margin
1 - 72	\$0.76 - \$0.90	.022712% - .028192%	<b>8.29% - 10.29%</b>	Fixed Rate
73 - 120	\$0.78 - \$0.92	.023260% - .028740%	<b>8.49% - 10.49%</b>	Fixed Rate
121 - 180	\$0.80 - \$0.94	.023973% - .029452%	<b>8.75% - 10.75%</b>	Fixed Rate

**(5/10) 2 Step (80% or less LTV)\***

Term (Months)	Monthly Calculation**	Daily Periodic Rate	Annual Percentage Rate (APR)	Margin
1-180	N/A	N/A	<b>Program Currently Unavailable</b>	N/A

**(5/10) 2 Step (80.01% to 90.00% LTV)\***

Term (Months)	Monthly Calculation**	Daily Periodic Rate	Annual Percentage Rate (APR)	Margin
1 - 180	N/A	N/A	<b>Program Currently Unavailable</b>	N/A

**HELOC (80% or less LTV)\***

Term (Months)	Monthly Calculation**	Daily Periodic Rate	Annual Percentage Rate (APR)	Margin
180	\$0.33	.010959%	<b>4.00%</b>	+0.00% - +0.75%

**HELOC (80.01% to 90.00% LTV)\***

Term (Months)	Monthly Calculation**	Daily Periodic Rate	Annual Percentage Rate (APR)	Margin
180	\$0.39 - \$0.45	.013014% - .015069%	<b>4.75% - 5.50%</b>	+1.50% - +2.25%

The **Annual Percentage Rate** for all variable rate Sub-Accounts is based upon movements of the prime lending rate published in the Wall Street Journal. I understand the Wall Street Journal's "prime lending rate" is a reference used by banks in determining interest rates on certain loans and is not necessarily intended to be the lowest rate of interest charged on any extension of credit to any customer. The **Annual Percentage Rate** for each month will equal the Index rate on the last day of the preceding month, plus a certain margin, depending upon the Sub-Account. However, the **Annual Percentage Rate** for each Sub-Account will not decrease or increase beyond certain minimum and maximum rates. The margins, as well as the minimum/maximum **Annual Percentage Rates**, for each variable rate Sub-Account are as set forth above. Your Finance Charge for every \$1.00 in your daily balance as well as the number of your monthly payments will increase if the Index rate rises and will decrease if the Index falls. Your **Annual Percentage Rate** will change on the first day of the month following a change in the Index Rate. The effect of an increase in the **Annual Percentage Rate** will be more payments of the same amount.

Rates are subject to change without notice.

\*When you apply for a fixed term home equity loan, you will be given a Good Faith Estimate and Truth-In-Lending Disclosure.

\*\* Monthly Calculation is an estimated monthly payment for every \$100 borrowed. To estimate your payments, divide the amount you would like to borrow by 100 and multiply that number by the Monthly Calculation factors above. For example, you would like to borrow \$25,000 with a fixed home equity loan, at 80% ltv or less, for 180 months. Divide \$25,000 by 100 (=250) and multiply by the Monthly Calculations given (\$0.90 - \$1.02). Your payment estimate would be between \$225 and \$255. Your actual payment may vary slightly due to rounding, credit scores, days until first payment and other factors.

