

Lexington Postal Credit Union

ADDENDUM

LOANLINER

INSTRUCTIONS: This addendum is incorporated into and becomes a part of your LOANLINER® Credit Agreement.

Please keep this attached to your LOANLINER® Credit Agreement.

The ANNUAL PERCENTAGE RATES (APR), corresponding daily rates and amount and due date of payments for each loan sub account 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	REPLACES ADDENDUM DATED	PLAN NUMBER
06/01/2017	03/01/2017	

INTEREST RATE PRICING TIERS (Based upon Credit Bureau Score)

Credit Score	Credit Union Grade	Rate Structure	Signature Unsecured Credit Limit
720 or higher	A+	Base Rate - .50%	Up to 15,000
680 - 719	A	Base Rate	Up to 10,000
640 - 679	B	Base Rate + 3.00%	Up to 7,500
600 - 639	C	Base Rate + 7.00%	Up to 4,000
Less than 599	D	Base Rate + 10.00%	Up to 2,500

NEW AUTO/MOTORCYCLE	100%	.0082%	2.99% APR Base Rate
RV/CAMPER/ATV	100%	.0109%	3.99% APR Base Rate
NEW BOAT	100%		
• Less than 10,000 up to 60 Months (A+ - D)		.0109%	3.99% APR Base Rate
• 10,000 < 15,000 up to 84 Months (A+ - C)		.0130%	4.74% APR Base Rate
• Over 15,000 up to 120 Months (A+ - B)		.0150%	5.49% APR Base Rate

USED AUTO/MOTORCYCLE			
2015 to 2017	100% NADA Retail	.0109%	3.99% APR Base Rate
2012 to 2014	90% NADA Retail	.0109%	3.99% APR Base Rate
2011 and older	80% NADA Retail	.0109%	3.99% APR Base Rate
RV/CAMPER/ATV	Same as Above	.0136%	4.99% APR Base Rate
USED BOATS	Same as Above		
• Less than 10,000 up to 60 Months (A+ - D)		.0136%	4.99% APR Base Rate
• 10,000 < 15,000 up to 84 Months (A+ - C)		.0156%	5.74% APR Base Rate
• Over 15,000 up to 120 Months (A+ - B)		.0177%	6.49% APR Base Rate

SIGNATURE/CO-SIGNOR		.0274%	10.00% APR Base Rate
SIGNATURE EZ LOAN – Loan Processing Fee \$20	Not Rate Priced	.0767%	28.00% APR

SHARED SECURED	Not Rate Priced	.0096%	3.50% APR
-----------------------	-----------------	--------	-----------

NOTE: ABOVE APR RATES DO NOT INCLUDE PROCESSING FEE OR CPI INSURANCE FEE

Loan Processing Fee on Processed Loans - \$50.00

Collateral Protection Insurance - \$20.00

Filing Fee - \$22.00 (Secured Loans Only)

Late Payment Fee Per Payment - \$20.00 (After 5 Day Grace Period)

X _____ Applicant Signature	X _____ Witness Signature	_____ Date
X _____ Co-Applicant Signature	X _____ Witness Signature	_____ Date