

# 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).

<b>EFFECTIVE DATE</b>	<b>REPLACES ADDENDUM DATED</b>	<b>PLAN NUMBER</b>
01/01/2018	06/01/2017	

### 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

<b>NEW AUTO/MOTORCYCLE</b>	100%	.0082%	2.99% APR Base Rate
<b>RV/CAMPER/ATV</b>	100%	.0109%	3.99% APR Base Rate
<b>NEW BOAT</b>	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

<b>USED AUTO/MOTORCYCLE</b>			
2016 to 2018	100% NADA Retail	.0109%	3.99% APR Base Rate
2013 to 2015	90% NADA Retail	.0109%	3.99% APR Base Rate
2012 and older	80% NADA Retail	.0109%	3.99% APR Base Rate
<b>RV/CAMPER/ATV</b>	Same as Above	.0136%	4.99% APR Base Rate
<b>USED BOATS</b>	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

<b>SIGNATURE/CO-SIGNOR</b>		.0274%	10.00% APR Base Rate
<b>SIGNATURE EZ LOAN – Application Fee \$20</b>	Not Rate Priced	.0767%	28.00% APR

<b>SHARED SECURED</b>	Not Rate Priced	.0096%	3.50% APR
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**NOTE: ABOVE APR RATES DO NOT INCLUDE PROCESSING FEE OR CPI INSURANCE FEE**  
**Loan Processing Fee on Processed Loans - \$50.00**

**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