

LOANLINER ADDENDUM

**Jayhawk Federal Credit Union
2901 Lakeview Rd, Po Box 887
Lawrence KS 66044**

Loanliner addendum: This addendum is incorporated into and becomes a part of your loanliner credit agreement. Please keep this attached to your loanliner credit agreement.

<u>Subaccount Type</u>	<u>Annual Percentage Rate</u>	<u>Daily Periodic Rate</u>	<u>Maximum Amount</u>	<u>Approximate Repayment Period</u>
Effective Date 31-Dec-09			Replaces Addendum Dated 1-Jul-07	
Share Secured (3% above the shares securing the loan)	4.00%	0.010958	100% of balance	up to 60 Mo.
New vehicles, Boats, Recreational vehicles, and Motorcycles	6.00-13.00%	.016438-.035616	90% of sticker price	up to 72 Mo.
	1-2 Years Old			
Used vehicles, Boats, Recreational vehicles, and Motorcycles	7.00-14.00%	.019178-.038356	80% NADA Retail	up to 60 Mo.
	3-5 Years Old			
	7.50-14.50%	.020548-.039726	80% NADA Retail	up to 60 Mo. (Over \$15000)
	6-9 Years Old			
	8.00-15.00%	.021918-.041096	80% NADA Retail	up to 48 Mo. (over \$10000)
	Over 10 Years Old			
	9.50-16.50%	.026027-.045205	80% NADA Retail	up to 48 Mo. (over \$10000)
Signature	11.00-18.00%	.030137-.049315	\$2,500.00 Maximum	24 Months

APR: The Annual Percentage Rate (APR) you receive for all subaccounts, except share secured and signature, will be within the range disclosed above and is based on your credit worthiness.

FILING FEES: You will be charged a lien filing fee at the time of 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 fee required by law for the credit union to obtain a lien on your property. The amount of the filing fee will be disclosed on the voucher.

COLLECTION COST: The credit union may collect reasonable costs of collection up to 15% of the unpaid debt after default including, but not limited to, court costs and fees for attorneys or outside collection agencies.

LATE CHARGE: A late charge fee of \$15.00 will be assessed for each payment over 10 days delinquent.