

# LOANLINER<sup>®</sup>

## Addendum

United Southeast Federal Credit Union  
1545 Bluff City Highway  
Bristol, TN 37620  
423-989-2100

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

The **ANNUAL PERCENTAGE RATE**, corresponding daily periodic rates and amount and due date of payments for each subaccount 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, collections costs).

EFFECTIVE DATE: JULY 1, 2010 REPLACES ADDENDUM DATED: ALL PREVIOUS

Subaccount Description	Daily Periodic Rate	ANNUAL PERCENTAGE RATE	Approximate Term
Line of Credit (Unsecured)	0.027369% - 0.046548%	9.99% - 16.99%	12 to 60 Months
Stock Secured Line of Credit		Prime + 1%	60 Months

**SECURITY AGREEMENT:** The credit union waives any right it may have to offset your shares as described in the "Security Interest" paragraph in the LoanLiner Credit Agreement. By signing the LoanLiner Credit Agreement, you grant us a consensual security interest in all individual and joint accounts you have with the credit union now and in the future to secure all advances. Shares and deposits in an Individual Retirement Account and any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits.

**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. The amount of the filing fee will be based upon the amount of 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.

**LATE CHARGES:** If you are 15 days or more late in making a payment, you will pay a late charge of 5% of the payment amount.

**COLLECTION COSTS:** You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.

SIGNED & DATED: (Borrower & any Co-Borrower)

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