Shell Community Federal Credit Union
101 Lakin Blvd
PO Box 619
Wood River, IL 62095
618-254-0605
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www.shellcu.org

LOANLINER®

Addendum

Addendum Date: January 1, 2001

This Addendum is incorporated into and becomes a part of your LOANLINER® Credit Agreement. Please keep this attached to your LOANLINER® Credit Agreement.

Subaccount Name	Account Opening Disclosure Interest Rate and Interest Charges Annual Percentage Rate (APR)		Daily Periodic Rate
*Signature Line of Credit		17.90%	0.0490%
	Paying Interest	You will be charged interest from the transaction date.	
		*$1.00-$1,500.00 = $45.00 $1,501.00-$3,000.00 = $87.00 $3,001.00-$4,500.00 = $130.00 $4,501.00-$6,000.00 = $175.00 $6,001.00-$7,500.00 = $216.00 $7,501.00-$10,000.00 = $288.00	

Fees	
Penalty Fees	
• Late Charge	5.00% of Payment Amount
• Returned Payment Fee	$30.00

How We Will Calculate Your Balance: We will use a balance computation method called daily balance. See your account Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

Late Charge: You will be charged a fee of 5% of the payment amount if payment is not received within 10 days.

Returned Payment Fee: If your payment is returned to us, you will be charged $30.00 for each returned payment.

Collection Costs. You promise to pay, subject to applicable law, all costs of collecting what you owe under this Agreement and all costs of realizing on any security for the Plan including court costs, collection agency fees and reasonable attorney's fees. We may enter into a contingent or hourly fee arrangement with an attorney or collection agency and you agree that such an Agreement is reasonable. This provision also applies to bankruptcy, appeals or postjudgment proceedings. By signing this addendum, I indicate that I have received a copy of the LOANLINER CREDIY AGREEMENT AND INSURANCE CERTIFICATE.

X (SEAL)	X (SEAL)
BORROWER 1 SIGNATURE DATE	BORROWER 2 SIGNATURE DATE

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