

White River Credit Union
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Addendum

Addendum Date: January 25, 2012

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	Approximate Term	Account Opening Disclosure		Daily Periodic Rate
		Annual Percentage Rate (APR)	Interest Rate and Interest Charges	
Share Secured	12-60 Months		2.400%	0.006575%
Certificate Secured	1 - 6 Months		2.599%	0.007121%
	7 - 12 Months		2.847%	0.007800%
	13 - 24 Months		3.145%	0.008616%
	25 - 36 Months		3.443%	0.009432%
Share Draft Overdraft Protection	5-64 Months		15.00%	0.041096%
Unsecured	5-55 Months		14.00%	0.038356%
Vehicle*, 2007-2012	24 Months		3.850%	0.010548%
	36 Months		4.240%	0.011616%
	48 Months		4.740%	0.012986%
	60 Months		5.040%	0.013808%
	72 Months		6.040%	0.016548%
Vehicle*, Older than 2007	84-120 Months		8.250%	0.022603%
	24 Months		6.850%	0.018767%
	36 Months		7.240%	0.019836%
	48 Months		7.740%	0.021205%
Salvage or Rebuilt Vehicle	60 Months		8.040%	0.022027%
	72 Months		9.040%	0.024767%
	84-120 Months		11.25%	0.030822%
	12-60 Months		12.50%	0.034247%
Recreational Vehicles with a loan amount in excess of \$25,000 (2007-2012)	120-180 Months		7.000%	0.019178%
	Other Collateral	12-60 Months		
			12.50%	0.034247%
		Paying Interest	You will be charged interest from the transaction date.	
Fees				
Penalty Fees				
• Late Charge		5% of the payment amount will be charged on payments made more than 30 days past the due date		

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.

Minimum Monthly Payment: The minimum monthly payment for all secured loan advances, other than for share of certificate secured, is \$100.00. The minimum monthly payment for unsecured loans is \$25.00.

Share Draft Overdraft Protection and other Unsecured Loans

Approved Limit	Monthly Payment	
\$1 – 999.99	\$ 25.00	Or remaining balance, whichever is less
\$1,000 – 1,999.99	\$ 50.00	Or remaining balance, whichever is less
\$2,000 – 2,999.99	\$ 75.00	Or remaining balance, whichever is less
\$3,000 – 3,999.99	\$100.00	Or remaining balance, whichever is less
\$4,000 – 4,999.99	\$125.00	Or remaining balance, whichever is less
\$5,000 – 5,999.99	\$150.00	Or remaining balance, whichever is less
\$6,000 – 6,999.99	\$175.00	Or remaining balance, whichever is less
\$7,000 – 7,999.99	\$200.00	Or remaining balance, whichever is less
\$8,000 – 8,999.99	\$225.00	Or remaining balance, whichever is less
\$9,000 – 9,999.99	\$250.00	Or remaining balance, whichever is less
\$10,000 – 10,999.99	\$275.00	Or remaining balance, whichever is less
\$11,000 – 11,999.99	\$300.00	Or remaining balance, whichever is less
\$12,000 – 12,999.99	\$325.00	Or remaining balance, whichever is less
\$13,000 – 13,999.99	\$350.00	Or remaining balance, whichever is less
\$14,000 – 15,000.00	\$375.00	Or remaining balance, whichever is less

* Acceptable collateral to qualify as a **Vehicle** include a new or used Motor-home, Camper, Boat , Motorcycle, ATV, Snow Machine or a **passenger Vehicle**.

Share Secured: The Annual Percentage Rate (APR) for Share secured advances will be the dividend rate being paid on the Shares (Index) on the date of the advance plus 2.0%. The rates are subject to change on the day the dividend rate being paid on Shares changes. The APR will never be less than 0%. The APR will never be greater than 18%. Any increase in the APR will result in higher payments.

Certificate Secured: The Annual Percentage Rate (APR) for Certificate secured advances will be the dividend rate being paid on the Certificate (Index) offered as security plus 2%. The Certificate must be renewed until the advance is completely paid. When the Certificate is renewed, the APR will change to reflect the new dividend rate. The APR will never be less than 0%. The APR will never be greater than 18%. Any increase in the APR will result in higher payments.

Collection Costs. You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney's fees.

X (SEAL)
BORROWER 1 SIGNATURE DATE

X (SEAL)
BORROWER 2 SIGNATURE DATE