



# LOANLINER ADDENDUM WHITE RIVER CREDIT UNION

PO Box 419  
Rochester, VT 05767  
(802) 767-3333

PO Box 177  
Bethel, VT 05032  
(802) 234-9232

**Addendum for ALL *Signature, Share or Certificate Secured* Loan Advances**

**Effective Date: September 11, 2007; Replaces Addendum Dated: February 22, 2005**

The **ANNUAL PERCENTAGE RATES** corresponding daily periodic rates, amount and due date of payments for each loan 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).

**Share or Certificate Secured Loans:** The Annual Percentage Rate for Share or Certificate advances will be the dividend rate being paid on the shares/certificate pledged as security at the time of the advance plus 2%. The APR for share secured existing balances and new advances is subject to change on the first day of each quarter to reflect any changes in the share dividend rate. Certificates offered as security must be renewed until the advance is completely paid. When the certificate is renewed, the APR will change to reflect the new certificate rate. Any increase in APR for either share secured or certificate secured advances will result in more payments of the same amount. The APR and daily periodic rate for certificate secured advances will be disclosed on the voucher accompanying the advance.

**Signature Loans:** Annual Percentage Rate = 14.00%, Daily Periodic Rate = 0.038356%

**Share Draft Overdraft Protection Loans -** Annual Percentage Rate = 15.00%, Daily Periodic Rate = 0.041096%

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

**PAYMENTS:** For all advances, other than Share Draft Overdraft Protection advances, the amount and due date of your payment will be established at the time of each advance and will be disclosed on the voucher accompanying the advance.

**LATE CHARGES:** 5% of the payment will be charged on payments of 30 or more days past due.

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

**MINIMUM MONTHLY PAYMENT:** Will never be less than \$25.00.

This Addendum is incorporated into and becomes a part of your LOANLINER Credit Agreement. Please return this with your completed LOANLINER Application and Credit Agreement.

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
**Applicant (Member Signature)**                      **Date**                      **Co-Applicant (Member Signature)**                      **Date**  
(Member) Initials to acknowledge his/her receipt of a copy of this Loanliner Addendum