

**LOANLINER®
Addendum**

This addendum is incorporated into and becomes a part of your LOANLINER® Credit Agreement. Please keep attached to your LOANLINER® Credit Agreement. **Rates are subject to change without notice and are not guaranteed.**

EFFECTIVE DATE
February 22, 2010

REPLACES ADDENDUM DATED
January 1, 2010

PLAN NUMBER
104-1630-9

Subaccount Description	Approximate Term	Daily Periodic Rate	ANNUAL PERCENTAGE RATE
Line of Credit	Revolving	0.027370% - 0.049288%	9.990% - 17.990%
Signature	60 Mo.	0.026000% - 0.047918%	9.490% - 17.490%
(Add 0.75% for Debt Consolidation)		0.028055% - 0.049315%	10.240% - 18.000%
Computer Loan	24 Mo.	0.027123%	9.900%
Money Market Secured (100% of share balance)	60 Mo.	0.010959%	4.000%
New Auto: 2009-2010(less than 10,000miles)	24-60 Mo.	0.011205% - 0.044082%	4.090% - 16.090%
(\$15,000 and over)	72 Mo.	0.012575% - 0.026274%	4.590% - 9.590%
(\$25,000 and over)	84 Mo.	0.015315% - 0.018740%	5.590% - 6.840%
Used Auto: 2004-2009 (10,000 miles & greater)	24-60 Mo.	0.012575% - 0.045452%	4.590% - 16.590%
(\$15,000 & over)	72 Mo.	0.013945% - 0.027644%	5.090% - 10.090%
(\$25,000 & over)	84 Mo.	0.016685% - 0.020110%	6.090% - 7.340%
New Motorcycle: 2009-2010(less than 10,000 miles)	24-60 Mo.	0.011205% - 0.044082%	4.090% - 16.090%
(\$15,000 and over)	72 Mo.	0.012575% - 0.026274%	4.590% - 9.590%
(\$25,000 and over)	84 Mo.	0.015315% - 0.018740%	5.590% - 6.840%
Used Motorcycle: 2004-2009(over 10,000 miles)	24-60 Mo.	0.12575% - 0.045452%	4.590% - 16.590%
(\$15,000 and over)	72 Mo.	0.013945% - 0.027644%	5.090% - 10.090%
(\$25,000 and over)	84 Mo.	0.016685% - 0.020110%	6.090% - 7.340%
New RV: 2009-2010 (less than 10,000 miles)	24-60 Mo.	0.023671% - 0.048192%	8.640% - 17.590%
(\$15,000 and over)	72 Mo.	0.024356% - 0.039945%	8.890% - 14.580%
(\$25,000 - \$75,000)	84 Mo.	0.027781% - 0.043370%	10.140% - 15.830%
(\$75,001 - \$100,000)	120 Mo.		
(\$100,001 and over)	180 Mo.		
Used RV: 2004-2009 (over 10,000 miles)	24-60 Mo.	0.023671% - 0.048877%	8.640% - 17.840%
(\$15,000 and over)	72 Mo.	0.024356% - 0.040630%	8.890% - 14.830%
(\$25,000 - \$75,000)	84 Mo.	0.027781% - 0.044055%	10.140% - 16.080%
(\$75,001 - \$100,000)	120 Mo.		
(\$100,001 and over)	180 Mo.		
New Boat-Never Titled	24-60 Mo.	0.023671% - 0.048192%	8.640% - 17.590%
(\$15,000 and over)	72 Mo.	0.024356% - 0.039945%	8.890% - 14.580%
(\$25,000 - \$75,000)	84 Mo.	0.027781% - 0.043370%	10.140% - 15.830%
(\$75,001 - \$100,000)	120 Mo.		
(\$100,001 and over)	180 Mo.		
Used Boat: Previously Titled – 2004-2010	24-60 Mo.	0.023671% - 0.048877%	8.640% - 17.840%
(\$15,000 and over)	72 Mo.	0.024356% - 0.040630%	8.890% - 14.830%
(\$25,000 - \$75,000)	84 Mo.	0.027781% - 0.044055%	10.140% - 16.080%
(\$75,001 - \$100,000)	120 Mo.		
(\$100,001 and over)	180 Mo.		
New 1ST Time Motor Loan - \$6,000 Maximum	60 Mo.	0.011205% - 0.044082%	4.090% - 16.090%
Used 1st Time Motor Loan - \$6,000 Maximum	60 Mo.	0.012575% - 0.045452%	4.590% - 16.590%
Teen Scene Transportation	12 Mo.	0.027123%	9.900%
**2003 & Older Vehicles/Motorcycle/Boats/RV	24-60 Mo.	2.00% above used rates	
VARIABLE RATE SUBACCOUNTS	Margin Added to Index		
Signature	6.00%	0.039041%	14.25%
Shared Secured - 60 months	2.00%	0.005616% - 0.005753%	2.050% - 2.100%
Credit Builder - 36 months	2.00%	0.007808% - 0.009753%	2.850% - 3.560%

*Promotional Rate—No other Discounts Applied

** Maximum Term – 60 Months

Loan Approvals Expire in 60 Days

FOR RATES SHOWN AS A RANGE, THE RATE YOU RECEIVE WILL BE WITHIN THE RANGE AND IS BASED ON CERTAIN CREDIT WORTHINESS CRITERIA. \$3000 Advance not to exceed 100% of Retail Value or \$250.00 fee for CoastHills refinances. Fee may not be a part of loan proceeds.

DISCOUNT – Fixed rate vehicle loans may receive a discounted rate of 0.10% or 0.25% based on the account relationship at time of funding. The discounted rate will remain in effect for the full term of the loan regardless of any change in account relationship. Promotional rates do not qualify for the rate discount.

SHARE SECURED & CREDIT BUILDER: The ANNUAL PERCENTAGE RATE for new advances and existing balances will be calculated by adding the margin shown above to the dividend rate on the underlying share account pledged as collateral (Index). The Index is subject to change monthly retroactive to the first day of the month. The APR change will go into effect the first day of the following month. Any increase in the APR will result in more payments of the same amount.

	<u>SHARE SECURED</u>	<u>CREDIT BUILDER*</u>
Minimum Monthly Payment	\$35.00	\$35.00
Maximum Advance Amount	100.00% Share Balance	\$3,000.00
Minimum Advance Amount	\$100.00	\$500.00
Approximate Term	60 months	36 months

Credit Builder is designed to help the member establish credit and build deposits. Proceeds are deposited to the share used as collateral. * Members may withdraw savings as principal payments are made. *

MINIMUM PAYMENT: The amount and due date of your payment will be established at the time of each advance. For signature advances, your minimum monthly payment will be \$25.00. For Vehicle loans your minimum monthly payments will be \$100.00.

OVERDRAFT PROTECTION: Covers overdrafts on your CoastHills checking account. This is activated upon your written or verbal request.

LATE CHARGES: Payments over 10 days late will be charged 20% of the interest due on the loan with a maximum of \$100.00 and a minimum of \$1.00.

COLLECTION COSTS: You promise to pay all costs of collecting the amount you owe under this LOANLINER® Credit Agreement, including court costs and reasonable attorney fees.

Other Charges: If you access your LOC at an ATM not maintained by CoastHills Federal Credit Union, you may be surcharged a fee for that access by the institution maintaining the ATM. This fee will be added to your advance amount.

LINE OF CREDIT PAYMENT SCHEDULE

<u>BALANCE</u>	<u>MONTHLY PAYMENT</u>	<u>BALANCE</u>	<u>MONTHLY PAYMENT</u>	<u>BALANCE</u>	<u>MONTHLY PAYMENT</u>
0 - 500	\$16.00	8,001 - 9,000	\$250.00	18,001 - 19,000	\$499.00
501 - 1,000	\$27.00	9,001 - 10,000	\$263.00	19,001 - 20,000	\$525.00
1,001 - 1,500	\$55.00	10,001 - 11,000	\$289.00	20,001 - 21,000	\$630.00
1,501 - 2,000	\$61.00	11,001 - 12,000	\$315.00	21,001 - 22,000	\$660.00
2,001 - 3,000	\$91.00	12,001 - 13,000	\$341.00	22,001 - 23,000	\$690.00
3,001 - 4,000	\$121.00	13,001 - 14,000	\$367.00	23,001 - 24,000	\$720.00
4,001 - 5,000	\$151.00	14,001 - 15,000	\$394.00	24,001 - 25,000	\$750.00
5,001 - 6,000	\$182.00	15,001 - 16,000	\$420.00		
6,001 - 7,000	\$212.00	16,001 - 17,000	\$446.00		
7,001 - 8,000	\$242.00	17,001 - 18,000	\$472.00		

CERTIFICATE LOANS DISCLOSURE

Variable Rate Subaccounts:

Margin added to Index

Daily Periodic Rate

Certificate

2.00%

Dividend Rate + Margin

Certificate Secured: The Annual Percentage Rate (APR) will be the dividend rate being paid on the Certificate offered as security (Index) plus the percentage shown in the % Margin added to Index column above. The maximum loan amount is 95% of the available certificate offered. The loan may not exceed 12 months or certificate maturity date if within 12 months of loan open date. When you take a new advance, the rate will change to reflect the then-current certificate rate. Any increase in APR will result in higher payments. The present APR will be disclosed on the voucher at the time of the advance.

LOAN PROTECTION COVERAGE

Coverage

Cost per \$1000 of your Monthly Outstanding Loan Balance

Consumer

OPTION A -	\$3.50	Covers Loss of Life, Disability, Interest Cancellation Involuntary Unemployment and Family Leave
OPTION B -	\$2.50	Covers Loss of Life, Disability
OPTION C -	\$1.75	Covers Disability Only
OPTION D -	\$1.00	Covers Loss of Life Only

Credit Card

OPTION A -	\$3.99	Covers Loss of Life, Disability, Interest Cancellation Involuntary Unemployment and Family Leave
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VISA APPLICATION AND SOLICITATION DISCLOSURE

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases VISA Classic	13.00% - 14.75%
VISA Platinum	8.25% - 8.99%
APR for Cash Advances Visa Classic	13.00% - 14.75%
Visa Platinum	8.25% - 8.99%
APR for Balance Transfers Visa Classic	13.00% - 14.75%
Visa Platinum	8.25% - 8.99%
Penalty APR & When it Applies	Not applicable
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We do not charge you interest on purchases if you pay your entire balance by the due date each month. We will charge interest on cash advances and balance transfers on the transaction date.
Web Site for Additional Information	To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at http://www.federalreserve.gov/creditcard
FEES	
Annual Fee	NONE
Transaction Fees Balance Transfers Cash Advances Foreign Transaction Fee	NONE NONE NONE
Penalty Fees Late Payment Fees	20% of the monthly payment with a minimum charge of \$1.00 and a maximum of \$20.00 if your account payment is more than 10 days late.
Over-the-Credit-Limit Fee	None
Returned Payment Fee	\$29.00
Other Fees	
Document Copy Fee	\$2.00 per document copy requested (waived for VISA Platinum).
NSF Check	\$20.00 per returned item (waived for VISA Platinum).
Overdraft Protection Fee- (covers overdraft on your CoastHills FCU checking account)	NONE
Card Replacement	\$5.00 (waived for VISA Platinum)
ATM surcharge	If you access your VISA at an ATM not maintained by CoastHills FCU, you may be surcharged by that institution maintaining the ATM.

How We Will Calculate Your Balance. We use a method called "average daily balance (including new purchases)". See your account agreement for more details.

Effective Date. The information about the costs of the card described in this application is accurate as of February 22, 2010. This information may have changed after that date. To find what may have changed, contact the Credit Union.

OTHER DISCLOSURES

Purchases, cash withdrawals and cash advances made in foreign countries and foreign currencies. These transactions will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date. The exchange rate used on the processing date may differ from the rate that would have been used on the purchase date or cardholder statement posting date.

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.

Periodic Rates.

Visa Classic

The Purchase APR is from **13.00% to 14.75%**, which is a daily periodic rate of 0.035616% - 0.040411%.

The Cash Advance APR is from **13.00% to 14.75%**, which is a daily periodic rate of 0.035616% - 0.040411%.

The Balance Transfer APR is from **13.00% to 14.75%**, which is a daily periodic rate of 0.035616% - 0.040411%.

Visa Platinum

The Purchase APR is from **8.25% to 8.99%**, which is a daily periodic rate of 0.022603% - 0.024630%.

The Cash Advance APR is from **8.25% to 8.99%**, which is a daily periodic rate of 0.022603% - 0.024630%.

The Balance Transfer APR is from **8.25% to 8.99%**, which is a daily periodic rate of 0.022603% - 0.024630%.