

HOUSTON TEXAS FIRE FIGHTERS FEDERAL CREDIT UNION

LOANLINER® ADDENDUM

Main Office	4200 Kolb St. Houston, Texas 77007	(713) 864-0959 FAX (713) 864-1142
North Branch	15311 Vantage Parkway W, Ste. 106 Houston, Texas 77032	(713) 864-0959 FAX (281) 219-4144
South Branch	8441 Gulf Freeway, Ste. 101 Houston, Texas 77017	(713) 864-0959 FAX (713) 649-8662

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

Effective Date: March 28, 2009

Replaces Addendum Dated: January 1, 2009

SUBACCOUNT DESCRIPTION	% ABOVE INDEX	APPROXIMATE TERM IN MONTHS	DAILY PERIODIC RATE	ANNUAL PERCENTAGE RATE
Share Secured			0.015068%	5.50%
Certificate Secured	+2.00%			

The Annual Percentage Rate (APR) you receive for the sub-accounts shown below will be within the range disclosed and is based on various credit-worthiness criteria. We will re-evaluate your credit-worthiness at the time of each new advance. If your credit history has changed and it affects the APR being charged, the new APR will apply to any existing balance as well as to the new advance. You may ask credit union staff for a listing of these criteria.

New – Vehicles, Boats, Equipment, Computers, Motorcycles, Jet Skis, Campers, Appliances, Travel Trailers & Motor Homes.				
		24	0.009562% – 0.026000%	3.49% - 9.49%
		36	0.010959% – 0.027397%	4.00% - 10.00%
		48	0.012301% – 0.028740%	4.49% - 10.49%
		60	0.014834% – 0.030822%	5.25% - 11.25%
		72	0.015753% – 0.032192%	5.75% - 11.75%
Values Greater than \$45,000.00		96	0.019151% – 0.035589%	6.99% - 12.99%
Values Greater than \$65,000.00		120	0.021890% – 0.038329%	7.99% - 13.99%
Used – Vehicles, Boats, Equipment, Computers, Motorcycles, Jet Skis, Campers, Appliances, Travel Trailers & Motor Homes.				
		24	0.010247% – 0.026685%	3.74% - 9.74%
		36	0.011644% – 0.028082%	4.25% - 10.25%
		48	0.013014% – 0.029452%	4.75% - 10.75%
		60	0.015069% – 0.031507%	5.50% - 11.50%
		72	0.016411% – 0.032849%	5.99% - 11.99%
Values Greater than \$45,000.00		96	0.019863% – 0.036301%	7.25% - 13.25%
Values Greater than \$65,000.00		120	0.022603% – 0.039041%	8.25% - 14.25%
Line of Credit		self-replenishing	0.027123% – 0.049041%	9.50% - 17.50%
Signature advance		36	0.024384% – 0.046301%	8.50% - 16.50%
Signature advance (if homeowner)		60	0.029863% – 0.040822%	10.50% - 14.50%
Signature advance (if homeowner)		84	0.035342% – 0.046301%	12.50% - 16.50%
Interest-Only Education Loan				
Enrollment rate		Up to 60	0.023699%	8.65%
Out of school rate		Up to 120	0.024384% – 0.046301%	8.90% - 16.90%

A rate discount of .25% will be given to first time HTFFFCU credit union borrower. This discount does not apply to loan specials. This discount does not apply to real estate, share certificate secured, share secured, or any unsecured loan.

Certificate Secured Advances: The annual percentage rate (APR) for certificate secured advances will be the rate offered or being paid on the certificate offered as security (index) plus 2%. The certificate must be automatically renewed until the advance is completely paid. Failure to renew will result in default under the plan. When the certificate is renewed, the APR will change to reflect the new interest rate. If there is an existing balance on the day of the new advance, the existing balance as well as the new advance will be at the new APR. Any increase in the APR will take the form of more **payments of the same amount** until what you owe has been paid in full. The initial annual percentage rate and daily periodic rate will be disclosed on the voucher at the time of the advance.

Line of Credit Advances: The monthly payment for line of credit advances will be 3% of the monthly outstanding balance; however, your minimum monthly payment will never be less than \$30.00. Line of credit advances will be in increments of \$100.00. If you choose to increase the limit on your LOC **the existing balance will be subject to the current rate** as well as any new advances.

Loan Payments: **Loan payments are applied first to any outstanding late fees, then to any outstanding accrued interest (which is earned daily, not monthly) and lastly to the principal balance.**

Late Charges: If any payment is past due for a period of more than ten (10) days, you will be charged a late fee of 5% of the minimum payment due with a minimum charge of \$0.50 and a maximum charge of \$30.00. Late charges will apply to all loans under this open-end credit agreement. **Late charges increase the minimum payment due. Failure to make a complete payments including late charges constitutes loan default which may be reported to the credit bureau**

Interest-Only Education Loan: The minimum monthly payment on the interest-only education loan while enrolled shall be the accrued interest disclosed on your monthly member statement. If you choose to only make interest-only payments while enrolled, the principal balance of your education loan will not decline. **The interest-only period ends and the repayment period begins 5-years after the origination date or 90-days after you cease to carry at least 9 credit hours, whichever comes first.**

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

Holiday Skip-A-Payment: If you have a loan payment due at HTFFFCU and are current on all loans by November 30, you may qualify for a holiday skip-a-payment for the month of December. Finance charges will continue to accrue if you choose to skip your December payment. You agree to make more payments of the same amount until what you owe has been fully repaid.