



1030 S. US Hwy 1
Rockledge, FL 32955
(321) 690-2328
(800) 690-2338
www.ccuFlorida.org



Addendum

August 26, 2009

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

Subaccount Description	% Above Index	Approximate Term in Months	Daily Periodic Rate (%)	ANNUAL PERCENTAGE RATE (%)
Personal		up to 36	0.03630% - 0.04918%	13.25% - 17.95%
\$5,000 Minimum		37 - 60	0.03767% - 0.04918%	13.75% - 17.95%
*Line of Credit/Overdraft Protection		up to 36	0.03425% - 0.04918%	12.50% - 17.95%
\$5,000 Minimum		37 - 60	0.03014% - 0.04918%	11.00% - 17.95%
ODP Break the Cycle Loan		up to 12	0.04918% - 0.04918%	17.95% - 17.95%
RVs, Motor Homes, Campers & Trailers		up to 60	0.03493% - 0.04918%	12.75% - 17.95%
\$10,000 Minimum		61 - 96	0.02463% - 0.04918%	8.99% - 17.95%
\$15,000 Minimum		97 - 144	0.02463% - 0.03973%	8.99% - 14.50%
\$20,000 Minimum		145 - 180	0.02463% - 0.03973%	8.99% - 14.50%
\$25,000 Minimum		145 - 180	0.02260% - 0.03699%	8.25% - 13.50%
\$50,000 Minimum		181 - 240	0.02260% - 0.03699%	8.25% - 13.50%
\$75,000 Minimum		240	0.02260% - 0.03699%	8.25% - 13.50%
\$150,000 Minimum		240	0.02189% - 0.03630%	7.99% - 13.25%
Boats		up to 60	0.03219% - 0.04918%	11.75% - 17.95%
\$10,000 Minimum		61 - 96	0.02397% - 0.04918%	8.75% - 17.95%
\$15,000 Minimum		97 - 144	0.02397% - 0.03833%	8.75% - 13.99%
\$20,000 Minimum		145 - 180	0.02397% - 0.03833%	8.75% - 13.99%
\$25,000 Minimum		145 - 180	0.02260% - 0.03699%	8.25% - 13.50%
\$50,000 Minimum		181 - 240	0.02260% - 0.03699%	8.25% - 13.50%
\$75,000 Minimum		240	0.02260% - 0.03699%	8.25% - 13.50%
\$150,000 Minimum		240	0.02189% - 0.03630%	7.99% - 13.25%
Computers & Other Secured		up to 36	0.02740% - 0.04918%	10.00% - 17.95%
		37 - 60	0.02877% - 0.04918%	10.50% - 17.95%
New Vehicle: 2009-2010		Up to 36 mo.	0.01151% - 0.04918%	4.20% - 17.95%
		37 to 48 mo.	0.01370% - 0.04918%	5.00% - 17.95%
		49 to 60 mo.	0.01438% - 0.04918%	5.25% - 17.95%
		61 to 66 Mo.	0.01438% - 0.04918%	5.25% - 17.95%
		67 to 72 Mo.	0.01507% - 0.04918%	5.50% - 17.95%
		73 to 75Mo.	0.01644% - 0.04918%	6.00% - 17.95%
\$25,000 Minimum		76 to 84 mo	0.02192% - 0.04918%	8.00% - 17.95%
\$35,000 Minimum		84 to 89 mo	0.02192% - 0.04918%	8.00% - 17.95%
\$40,000 Minimum		90 to 95 mo	0.02260% - 0.03151%	8.25% - 11.50%
\$45,000 Minimum		96 to 102 mo	0.02329% - 0.03219%	8.50% - 11.75%
Used Vehicle: 2008 -- 2009		Up to 36 mo.	0.01438% - 0.04918%	5.25% - 17.95%
		37 to 48 mo.	0.01438% - 0.04918%	5.25% - 17.95%
		49 to 60 mo.	0.01438% - 0.04918%	5.25% - 17.95%
		61 to 66 Mo.	0.01507% - 0.04918%	5.50% - 17.95%
		67 to 72 Mo	0.01575% - 0.04918%	5.75% - 17.95%
		73 to 75 mo	0.01712% - 0.04041%	6.25% - 14.75%
\$25,000 Minimum		76 to 84 mo	0.02260% - 0.04384%	8.25% - 16.00%
Used Vehicle: 2005 -- 2007		Up to 36 mo.	0.01644% - 0.04918%	6.00% - 17.95%
		37 to 48 mo.	0.01644% - 0.04918%	6.00% - 17.95%
		49 to 60 mo.	0.01644% - 0.04918%	6.00% - 17.95%
		61 to 66 Mo.	0.01712% - 0.04918%	6.25% - 17.95%
\$20,000 Minimum		67 to 72 mo	0.01849% - 0.04918%	6.75% - 17.95%
\$25,000 Minimum		73 to 78 mo	0.01918% - 0.02877%	7.00% - 10.50%
Used Vehicle: 2004 and older		Up to 36 mo.	0.02260% - 0.04918%	8.25% - 17.95%
		37 to 48 mo.	0.02260% - 0.04918%	8.25% - 17.95%
		49 to 60 mo.	0.02329% - 0.04918%	8.50% - 17.95%
\$15,000 Minimum		61 to 66 Mo	0.02329% - 0.04918%	8.50% - 17.95%
\$20,000 Minimum		67 to 72 Mo	0.02397% - 0.04918%	8.75% - 17.95%
New Motorcycle		up to 47	0.01712% - 0.04726%	6.25% - 17.25%
		48 - 59	0.01781% - 0.04726%	6.50% - 17.25%
\$15,000 Minimum		60 - 65	0.01849% - 0.04726%	6.75% - 17.25%
\$20,000 Minimum		66 - 71	0.01918% - 0.04726%	7.00% - 17.25%
\$25,000 Minimum		72 - 84	0.01986% - 0.04726%	7.25% - 17.25%
Used Motorcycle		up to 47	0.01986% - 0.04726%	7.25% - 17.25%
		48 - 59	0.02055% - 0.04726%	7.50% - 17.25%
\$15,000 Minimum		60 - 65	0.02123% - 0.04726%	7.75% - 17.25%
\$20,000 Minimum		66 - 71	0.02192% - 0.04726%	8.00% - 17.25%
\$25,000 Minimum		72 - 84	0.02260% - 0.04726%	8.25% - 17.25%
Seasonal Advance*		12 months	0.02808% - 0.04096%	10.25% - 14.95%
*Seasonal Advances are available from November 1 through January 31 annually				
Interest Free*		up to 36	0.00000% - 0.00000%	0.00% - 0.00%
*Interest Free Advances are available for specific promotional periods. Contact CCU for details.				
+ Share Secured	3%	60 months	0.00890% - 0.00986%	3.25% - 3.60%
++ Certificate Secured	3%		0.00986% - 0.01633%	3.60% - 5.96%



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LOANLINER® Addendum

August 26, 2009

Risk Based: The Annual Percentage Rate (APR) and daily periodic rate (DPR) you receive may vary and is based on your creditworthiness. Please contact the credit union to find out what rate you qualify for and what criteria the credit union uses to determine rates or see your disbursement receipt for the rate applicable to your existing account.

***Line of Credit/Overdraft Protection:** Your line of credit may be accessed at your request for overdraft protection on your checking account. The minimum overdraft advance for each occurrence is \$100.00.

+Share Secured Variable Rate: The Annual Percentage Rate (APR) for share secured advances will be the dividend rate being paid on regular shares (Index) on the date of the advance plus the percentage shown in the "% Above Index" column above and will be disclosed at time of advance. If there is an existing balance on the date of the new advance, the existing balance will be added to the new advance and the entire balance will be at the new APR. The rate may also change when the dividend rate being paid on the share account offered as security changes. Any increase in the APR will take the form of more payments of the same amount until what you owe has been repaid.

++Certificate Secured Variable Rate: 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 "% Above Index" column above and will be disclosed at time of advance. The certificate must be renewed until the advance is completely paid. Failure to renew the certificate will result in default under the Plan. When the certificate is renewed the APR will change to reflect the new dividend rate. Any increase in the APR will result in more payments of the same amount until what you owe has been repaid.

Discount Rate: A rate reduction of ¼% will be given if you set up automatic loan payments, have a direct deposit, or if you have a checking account at the credit union.

Rate Add-on: A rate increase of ½% will be added for loan values between 101-110% or 1% added for loan values greater than or equal to 111%.

Special discounts for Seasonal Advances only: A rate reduction of 3% will be given if you open a Holiday Club/Direct Deposit Account with a \$20.00 monthly minimum deposit.

Payment Extension: If you request a payment extension or loan modification a \$35.00 fee FINANCE CHARGE may be assessed; however, finance charges (interest) will continue to accrue during those months.

Minimum Payment: The amount and due date of your payment will be established at the time of each advance.

LATE CHARGE: You promise to pay a late charge of \$25.00 if you are 10 or more days late in making your payment.

GARNISHMENT OF WAGES: You agree and consent, to the maximum extent allowed by law, to the garnishment of your wages or disposable income as referenced in Fla. Stat. 222.11.

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

No collateral may be the dwelling or residence (either primary or secondary) of the borrower or anyone else. You agree that if any collateral ever becomes your dwelling or residence or if you have any intention to make any collateral your dwelling or residence, then you will notify the Credit Union in writing by certified mail of such facts. You further agree that using any collateral as a dwelling or residence or having the intention of making any collateral a dwelling or residence shall constitute a default under your LOANLINER Credit Agreement and the Credit Union will have all the remedies provided in the LOANLINER Agreement for default.

DWELLING OR RESIDENCE COVENANT: NO COLLATERAL MAY BE THE DWELLING OR RESIDENCE (either primary or secondary) OF THE BORROWER OR ANYONE ELSE. YOU AGREE THAT IF ANY COLLATERAL EVER BECOMES YOUR DWELLING OR RESIDENCE OR IF YOU HAVE ANY INTENTION TO MAKE ANY COLLATERAL YOUR DWELLING OR RESIDENCE, THEN YOU WILL NOTIFY THE CREDIT UNION IN WRITING BY CERTIFIED MAIL OF SUCH FACTS. YOU FURTHER AGREE THAT USING ANY COLLATERAL AS A DWELLING OR RESIDENCE OR HAVING THE INTENTION OF MAKING ANY COLLATERAL A DWELLING OR RESIDENCE SHALL CONSTITUTE A DEFAULT UNDER YOUR LOANLINER CREDIT AGREEMENT AND THE CREDIT UNION WILL HAVE ALL THE REMEDIES PROVIDED IN THE LOANLINER AGREEMENT FOR DEFAULT.

CREDIT CARD DISCLOSURES

	Unsecured VISA® Platinum	Share Secured VISA® Gold
ANNUAL PERCENTAGE RATE for Purchases	10.90% - 17.95%	7.00%
Other APRs	Cash Advance: Same as Above Balance Transfer: Same as Above Penalty Rate: Same as Above	Cash Advance: Same as Above Balance Transfer: Same as Above Penalty Rate: Same as Above
Grace Period for Repayment of the Balance for Purchases	25 days	25 days
Method of Computing the Balance for Purchases	Average Daily Balance (including new purchases)	Average Daily Balance (including new purchases)
Annual Fees	none	none
Transaction Fees for Cash Advances and Purchases	none	none

This information is accurate as of July 31, 2009.

The terms may have changed after that date. To find out what may have changed, please call us at (321) 690-2328 or (800) 690-2338, or write to us at 1030 S. US Hwy. 1, Rockledge, FL 32955.

MONTHLY PERIODIC RATE FOR UNSECURED: 10.90% - 17.95% = 0.91%-1.50%

MONTHLY PERIODIC RATE FOR SHARE SECURED: 7.00% = 0.58%

Risk Based: The Annual Percentage Rate (APR) and daily periodic rate (DPR) you receive may vary and is based on your creditworthiness. Please contact the credit union to find out what rate you qualify for and what criteria the credit union uses to determine rates.

Late Charge: You promise to pay a late charge of \$30.00, if your payment is 10 or more days late.

Over Credit Limit Fee: If you make a purchase or obtain a cash advance, which causes the outstanding balance in your account to exceed your credit limit, you may be charged an over-the-limit charge of \$25.00.

Payment Extension: If you request a payment extension or modification a \$35.00 fee FINANCE CHARGE may be assessed; however, finance charges (interest) will continue to accrue during those months.

GARNISHMENT OF WAGES: You agree and consent, to the maximum extent allowed by law, to the garnishment of your wages or disposable income as referenced in Fla. Stat. § 222.11.

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

Card Replacement Fee: \$25.00

Express Card Fee: \$25.00

VISA Payment Returned Check Fee: \$27.00

International Service Assessment Fee: 1.0% of transaction amount (multi)
0.8% of transaction amount (single)

CREDIT INSURANCE COST DISCLOSURES

Coverage	Cost per \$100 of Your Monthly Loan Balance
Single Credit Life	0.068
Joint Credit Life	0.119
Single Credit Disability	0.171