

COPPER BASIN FEDERAL CREDIT UNION
 85 ORVIN LANCE DRIVE BLUE RIDGE GA 30513
 P O BOX 400 771 HWY 68
 COPPERHILL, TN 37317
 423.496.3812
 Fax: 423.496.1840
 WWW.CBFCREDITUNION.COM



LOANLINER.

Addendum
PROMO RATE – AUTO
650+ BEACON 45% OR LESS DEBT
RATIO

Addendum Date: January 1, 2011

Replaces Addendum Dated: October 12, 2010

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
Share Secured	
Certificate Secured	
NEW AUTO	36
	48
	60
2010-2009 AUTO	36
	48
	60
2008-2007 AUTO	36
	48
	60
2006-2005 AUTO	36
	48
	60
2004 & OLDER AUTO	48
2011-2010 RVS & FARM TRACTORS	48
	60
	72
	120
2009-2002 RVS & FARM TRACTORS	48
	60
2001 & OLDER RVS & FARM TRACTORS	48
2011 SMALL PERSONAL RVS	60
2010-2001 SMALL PERSONAL RVS	48
NEW GARDEN TRACTORS	42
SIGNATURE LOANS	12
	24
	36
	60

Account Opening Disclosure	
Interest Rate and Interest Charges	
Annual Percentage Rate (APR)	
	1.25% This APR will vary with the market based on the dividend rate.
	2.25% This APR will vary with the market based on the dividend rate.
	4.00%
	4.25%
	4.50%
	4.25%
	4.50%
	4.75%
	7.25%
	7.50%
	7.75%
	8.25%
	8.50%
	9.00%
	9.25%
	7.25%
	7.50%
	7.75%
	8.75%
	8.00%
	8.25%
	9.50%
	9.50%
	10.00%
	8.75%
	8.75%
	9.25%
	9.75%
	10.25%

Daily Periodic Rate
0.0034%
0.0062%
0.0110%
0.0116%
0.0123%
0.0116%
0.0123%
0.0130%
0.0199%
0.0205%
0.0212%
0.0226%
0.0233%
0.0247%
0.0253%
0.0199%
0.0205%
0.0212%
0.0240%
0.0219%
0.0226%
0.0260%
0.0260%
0.0274%
0.0240%
0.0240%
0.0253%
0.0267%
0.0281%

STUDENT LOANS	60	8.00%	0.0219%
		Paying Interest	You will be charged interest from the transaction date.
Fees			
Transaction Fees			
• PROCESSING FEE		\$25.00	
Penalty Fees			
• LATE CHARGE		\$25.00	

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.

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 1.00%. The rates are subject to change on the day the dividend rate being paid on Shares changes. The APR will never be less than 1.00%. The APR will never be greater than 18.00%. Any increase in the APR will result in more payments of the same amount.

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 1.00%. 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 1.00%. The APR will never be greater than 18.00%. Any increase in the APR will result in more payments of the same amount.

PROCESSING FEE: YOU WILL BE CHARGED \$25.00 AT EACH ADVANCE REQUEST

LATE CHARGE: PAYMENTS MORE THAN 15 DAYS LATE WILL RESULT IN A LATE CHARGE OF \$25.00

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