

LOANLINER® Addendum

Instructions: This addendum is incorporated into and becomes part of your LOANLINER Credit Agreement. Please keep attached.

First Payment: Your first payment is due and payable within 30 days from the date of the loan advance.

Annual Percentage Rates: Corresponding daily periodic rates and amount of payment for each loan subaccount 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, Advance Proceeds Check, or any other loan voucher or receipt. Other charges that may be imposed are also shown below (i.e., late charges, filing fees, collection costs). All rates are subject to change.

Default Rate: The credit union reserves the right to charge the highest unsecured interest rate currently in effect at PSECU.

Auto Loan to Value Financing: Rates reflect loan amounts up to 100% of the MSRP, the Kelley Blue Book®'s or other authorized guide's retail value of the vehicle. PSECU will charge an additional 1.5% to the current interest rate when financing a vehicle for more than 100% and up to 130% of the retail value. PSECU makes all final decisions regarding vehicle values and proper rate.



P.O. Box 67013, Harrisburg, PA 17106-7013

PSL Minimum Payment Ranges (per thousand portion thereof)**

FIRST PAYMENT: Your first payment is due and payable within 30 days from the date of the loan advance.

Loan Balance at Time of Advance	Minimum Monthly Payment	Minimum Biweekly Payment
19,000.01 to 20,000.00	400	200
18,000.01 to 19,000.00	380	190
17,000.01 to 18,000.00	360	180
16,000.01 to 17,000.00	340	170
15,000.01 to 16,000.00	320	160
14,000.01 to 15,000.00	300	150
13,000.01 to 14,000.00	280	140
12,000.01 to 13,000.00	260	130
11,000.01 to 12,000.00	240	120
10,000.01 to 11,000.00	220	110
9,000.01 to 10,000.00	200	100
8,000.01 to 9,000.00	180	90
7,000.01 to 8,000.00	160	80
6,000.01 to 7,000.00	140	70
5,000.01 to 6,000.00	120	60
4,000.01 to 5,000.00	100	50
3,000.01 to 4,000.00	80	40
2,000.01 to 3,000.00	60	30
1,000.01 to 2,000.00	40	20
Up to 1,000.00	20	10

****Personal Service Signature Loan Minimum Monthly Payment: \$100 for original balances from \$1,000 - \$5,000, \$200 for original balances from \$5,000.01 - \$10,000**

Loan Subaccount Description	Approx. Term in Months	Percent Above Index	Daily Periodic Rate		Present Annual Percentage Rate		Minimum Payment (For each \$100 or fraction of \$100 of your unpaid amount)	
			Without Automatic Payment Service	With APS	Without Automatic Payment Service	With APS	Without Automatic Payment Service	With APS
Auto Loan ¹								
New Vehicle								
\$40,000 loan and value or greater	120		.00020520	.00019835	7.49%	7.24%	\$1.19	\$1.18
\$20,000 value or greater	84		.00017095	.00016411	6.24%	5.99%	\$1.48	\$1.46
\$12,000 value or greater	72		.00017095	.00016411	6.24%	5.99%	\$1.67	\$1.66
\$8,000 value or greater	60		.00014356	.00013671	5.24%	4.99%	\$1.90	\$1.89
\$6,000 value or greater	48		.00014356	.00013671	5.24%	4.99%	\$2.32	\$2.31
\$3,000 value or greater	36		.00014356	.00013671	5.24%	4.99%	\$3.01	\$3.00
\$3,000 value or greater	24		.00011616	.00010931	4.24%	3.99%	\$4.36	\$4.35
Used Vehicles Only								
\$40,000 loan and value or greater	120		.00020520	.00019835	7.49%	7.24%	\$1.19	\$1.18
\$20,000 value or greater	84		.00017095	.00016411	6.24%	5.99%	\$1.48	\$1.46
\$12,000 value or greater	72		.00017095	.00016411	6.24%	5.99%	\$1.67	\$1.66
\$8,000 value or greater	60		.00014356	.00013671	5.24%	4.99%	\$1.90	\$1.89
\$6,000 value or greater	48		.00014356	.00013671	5.24%	4.99%	\$2.32	\$2.31
\$3,000 value or greater	36		.00014356	.00013671	5.24%	4.99%	\$3.01	\$3.00
\$3,000 value or greater	24		.00011616	.00010931	4.24%	3.99%	\$4.36	\$4.35
Recreational Vehicle: New/Used ²								
Loan amount \$15,000 and up	84		.00027123	N/A	9.90%	N/A	\$1.66	N/A
Loan amount \$15,000 and up	72		.00027123	N/A	9.90%	N/A	\$1.85	N/A
Loan amount \$8,000 - 14,999	60		.00027123	N/A	9.90%	N/A	\$2.12	N/A
Loan amount \$5,000 - 7,999	48		.00027123	N/A	9.90%	N/A	\$2.54	N/A
Loan amount \$3,000 - 4,999	36		.00027123	N/A	9.90%	N/A	\$3.23	N/A
IRA Loan ³	12	2.0	.00008877	N/A	2.75%	N/A	\$8.46	N/A
Share Loan ^{3,4}								
Up to \$1,000	19	2.0	.00008877	N/A	2.75%	N/A	\$5.39	N/A
\$1,001 - \$4,000	48	2.0	.00008877	N/A	2.75%	N/A	\$2.21	N/A
Over \$4,000 (One year / \$1,000 up to a maximum of 10 years.)	120	2.0	.00008877	N/A	2.75%	N/A	\$0.96	N/A
Certificate Loan ^{3,4,5}	see disclosures	2.0	see disclosures	N/A	see disclosures	N/A		N/A
Personal Service Loan (PSL) ⁶	73		.00035342	N/A	12.9%	N/A		N/A
Personal Service Signature Loan (PSSL)	up to 65 months		.00029863	N/A	10.90%	N/A		N/A

Visa® Disclosures

Finance Charge: Finance Charge (interest) is calculated at the monthly periodic rate and corresponding annual percentage rate on the average daily balances of purchases and cash advances as described below:

Visa (Purchases)	Monthly Periodic Rate	Annual Percentage Rate - 9.9%
Visa (Cash Advances, Checks)	Monthly Periodic Rate .00825	Annual Percentage Rate - 9.9%

Minimum Payment: The minimum monthly payment will be either (a) 2.0% of your total new balance or \$20 whichever is greater; or (b) your total new balance if it is less than \$20, plus (c) any portion of the minimum payment(s) shown on prior statement(s) which remains unpaid.

Collection Costs: You promise to pay all fees and costs associated with collecting the amount you owe under this agreement. Such fees shall include, but are not limited to, attorney fees not exceeding 20% of the outstanding loan balance or, fees paid to outside collectors or outside collection agencies, provided the aggregate of such collection fees (not including costs) do not exceed 20% of the outstanding loan balance.

Late Charge: You promise to pay a late charge of \$20 if your minimum payment is not received by the first day of the month following your due date.

Overdraft Option: If you elect to overdraft to your PSECU Visa credit card, that election is subject to the existing credit limit, this addendum and the agreement it represents and the current loan policy at the time of the overdraft. You also understand that an overdraft will be considered the same as a cash advance on your PSECU Visa credit card and that the current annual percentage rate for cash advances will apply.

Telephone Information and Mailing Address: For all purposes as referenced in the Visa Credit Card Agreement and Truth in Lending Disclosure, call PSECU at 234.8484 in Harrisburg or 800.237.7328 nationwide, or write the Credit Union at: PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013.

Automatic Payment Service (APS): In order to qualify for the .25% reduction, at the time the loan is set up, you must select to have your vehicle loan payments made via an automatic service: Automatic Transfer Service, Payroll Deduction, Cash (includes pseu@home® and Self Service Telephone), Wire Transfer, and Direct Payment. If you remove, discontinue, change or postpone the automatic transfer at any time after your loan is setup, your interest rate will immediately be increased by 0.25% (as of the date of your last payment) for any outstanding balance on the loan. If your interest rate is increased due to any of these reasons, your loan payment amount will remain the same, however the term of your loan will be extended for the appropriate amount of time until all interest, principal, and fees have been paid according to your Plan.

