

Addendum Date: November 18, 2014

This Addendum is incorporated into and becomes a part of your LOANLINER Credit Agreement. Please keep this attached to your LOANLINER[®] Credit Agreement.

			Account Opening Disclosure		
			Interest Rate and Interest Charges		Daily Periodic Rate
Sub-account Name	Approximate Term	Margin (% Above Index)	Annual Percentage Rate (APR)		
Certificate Secured		2			
Share Secured		2			
Auto Loan (New or Used Vehicle without Automatic Payment Service)	120			2.40% This APR will vary with the market based on the dividend rate.	0.0066%
	84			8.24%	0.0225%
	72			3.24%	0.0170%
	60			3.24%	0.0143%
	48			2.74%	0.0075%
	36			2.74%	0.0075%
	24			1.74%	0.0047%
Auto Loan (New or Used Vehicle with Automatic Payment Service)	120			1.74%	0.0047%
	84			7.99%	0.0218%
	72			2.99%	0.0164%
	60			2.99%	0.0136%
	48			2.49%	0.0068%
	36			2.49%	0.0068%
	24			1.49%	0.0040%
Recreational Vehicle Loan (New or Used)	84			1.49%	0.0040%
	72			9.90%	0.0271%
	60			9.90%	0.0271%
	48			9.90%	0.0271%
	36			9.90%	0.0271%
	24			9.90%	0.0271%
Personal Service Loan (PSL)				12.90%	0.0353%
Signature Loan				10.90%	0.0299%
Individual Retirement Account Loan (IRA)	12			2.40%	0.0066%
			Paying Interest	You will be charged interest from the transaction date.	

Fees	
Penalty Fees	
• PA Auto Loan Late Charge	2% of the minimum payment
• Non-PA Auto Loan Late Charge	2% of the minimum payment or \$10 (whichever is lesser)
• PA Signature Loan Late Charge	5% of the minimum payment
• Non-PA Signature Loan Late Charge	4% of minimum payment or \$10 (whichever is lesser)
• Aggregate Collection Costs	Not to exceed 20% of the outstanding loan balance

How We Will Calculate Your Balance: We will use a balance computation method called daily balance. See your account Agreement for more details.

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 for each loan subaccount are shown. 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. All rates are subject to change.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

Late Charge: If you are more than 15 days late in making a payment, you will be charged a late fee as defined in the Fee Chart above.

Collection Costs: You promise to pay all fees and costs associated with collecting the amount you owe under this agreement. Such fees 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.

Share Secured: The Annual Percentage Rate (APR) for Share secured advances will be the dividend rate being paid on the Shares on the date of the advance plus 2%. The rate is subject to change on the day the dividend rate being paid on the Shares changes. The APR will never be less than 2%. The APR will never be greater than 18%. Any increase in the APR will result in more payments of the same amount. If there is an existing balance on the date of a new advance, the existing balance will be added to the new advance, and the entire balance will be at the new APR. The maximum term for loan amounts up to \$1000 is 19 months, for \$1001-\$4000 it is 48 months, and over \$4000, it is a maximum of one year per \$1000 up to 120 months. Shares pledged must be owned by the borrower or co-borrower, unless the share owner authorizes the pledge in writing.

IRA Loan: The Annual Percentage Rate (APR) for IRA loan advances will be the dividend rate being paid on the IRA shares on the date of the advance plus 2%. The APR will never be less than 2%. The APR will never be greater than 18%. 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.

Certificate Secured: The Annual Percentage Rate (APR) for Certificate secured advances will be the dividend rate being paid on the Certificate on the date of the advance plus 2%. The APR will never be less than 2%. The APR will never be greater than 18%. 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. Maximum financing is subject to 90% of the certificate pledged. The APR for loans secured by multiple certificates will be based upon the certificate earning the greatest dividend. The maximum payment term is up to the term of the certificate, or in the case of a loan secured by multiple certificates, the longest term. Early withdrawal of the unsecured portion is not permitted and the loan balance will be due in full if the certificate is withdrawn prior to maturity. Monthly dividends are paid into the certificate. At maturity, you authorize PSECU to redeem the certificate to pay any remaining loan balance. Funds remaining after repayment of the loan will be deposited to Regular Shares if you do not contact PSECU on or before the maturity date. Automatic renewal of the certificate pledged cannot occur until the loan balance is paid in full. Certificates pledged must be owned by the borrower or co-borrower, unless the certificate owner authorizes the pledge in writing.

Auto Loan: At the current interest rate, PSECU will finance up to 100% of the MSRP of a new current model year vehicle (untitled), up to 100% of the retail value of a new prior year vehicle (untitled), or up to 100% of the retail value of a used motor vehicle (titled). At the current interest rate plus 2.0%, PSECU will finance over 100% and up to 120% of the MSRP of a new current model year vehicle (untitled), over 100% and up to 120% of the retail value of a new prior year vehicle (untitled), or over 100% and up to 120% of the retail value of a used motor vehicle (titled). At the current interest rate plus 3.0%, PSECU will finance over 120% and up to 130% of the MSRP of a new current model year vehicle (untitled), over 120% and up to 130% of the retail value of a new prior year vehicle (untitled), or over 120% and up to 130% of the retail value of a used motor vehicle (titled). Maximum financing for a member owned vehicle, refinancing an existing PSECU loan or an antique/classic/exotic vehicle is 100% of the retail value. For used and prior-year new vehicles, PSECU consults the Kelley Blue Book® (registered trademark of Kelley Blue Book Co., Inc.) or other authorized guides to determine the value. PSECU may use other guides for motorcycle, and classic, exotic, and antique autos. PSECU makes all final decisions regarding vehicle value and proper rate.

Auto loans cannot be used to purchase commercial, theft, salvaged or flood titled vehicles. The vehicle must be titled to the Borrower, Co-Borrower or both. The registered owner on the Certificate of Title may not be a business, corporation or trust entity. Vehicles must have a minimum value of \$3,000 and must be titled in the U.S. and may not be taken out of the U.S. PSECU must be named the loss payee on your insurance policy with a maximum deductible of \$500. There are some transactions and vehicles for which PSECU will not lend funds. PSECU reserves the right to refuse to lend upon any collateral.

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 from a PSECU share, Payroll Deduction, online account access, Self-Service Telephone, Wire Transfer or Direct Payment from another financial institution. 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.

Maximum Term
 New/used vehicles with a minimum value and loan amount of \$40,000: 120 months
 New/used vehicles with a minimum value of \$20,000: 84 months
 New/used vehicles with a minimum value of \$12,000: 72 months
 New/used vehicles with a minimum value of \$8,000: 60 months
 New/used vehicles with a minimum value of \$6,000: 48 months
 New/used vehicles with a minimum value of \$3,000: 36 months

Recreational Vehicle Loan: PSECU will finance up to 90% of the retail value of a new (untitled, current model year) recreational vehicle. Used (titled) recreational vehicles will be financed up to 90% of the used retail value. The Kelley Blue Book® or other authorized guides will be used to determine the recreational vehicle's retail value. PSECU makes all final decisions regarding recreational vehicle value and proper rate. PSECU's minimum recreational vehicle loan is \$3,000. Your recreational vehicle must have a minimum retail value of \$3,333.

Maximum Term
 New/used recreational vehicles with a minimum loan amount of \$15,000: 84 months
 New/used recreational vehicles with a minimum loan amount of \$8,000: 60 months
 New/used recreational vehicles with a minimum loan amount of \$5,000: 48 months
 New/used recreational vehicles with a minimum loan amount of \$3,000: 36 months

Signature Loan: The monthly payment will be \$100 for original balances from \$1000-\$5000, \$200 for original balances from \$5000.01-\$10000, \$300 for original balances from \$10000.01-\$15000, and \$400 for original balances between \$15000.01-\$20,000.

Personal Service Loan: Minimum payment ranges per thousand portions thereof.

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

Illegal Use: Any financial service provided by PSECU may be used for any transaction permitted by law. You agree that you will not use any service for any transaction that is illegal under applicable federal, state, or local law. You agree that illegal use of any financial service will be deemed an action of default or breach of contract. Use of any financial service in a manner not permitted by law may cause that service or related services to be terminated at PSECU's discretion. You further agree, should illegal use occur, to waive any right to sue PSECU for such illegal use or any activity directly or indirectly related to it. Additionally, you agree to indemnify and hold PSECU harmless from any suits or other legal action or liability, directly or indirectly, resulting from such illegal use. PSECU reserves the right to decline any transaction that we consider fraudulent, suspicious, or illegal. PSECU will not knowingly authorize charges related to online gambling.

THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION. EQUAL OPPORTUNITY LENDER.

Pennsylvania State Employees Credit Union Form #3100 Rev 11-14