



Addendum Date: December 1st, 2018

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		
Subaccount Name	Approximate Term	Annual Percentage Rate (APR)		Daily Periodic Rate
Share Secured		3.04%	This APR will vary with the market based on the dividend rate.	0.0083%
Money Market		3.07%	This APR will vary with the market based on the dividend rate.	0.0084%
		Paying Interest	You will be charged interest from the transaction date.	
Fees				
Penalty Fees				
• Late Charges		10% of outstanding balance or \$25.00 whichever is greater		

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.

Variable Rates:

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 3%. The rates are subject to change on the day the dividend rate being paid on Shares changes. The APR will never be less than 3%. The APR will never be greater than 14%. Any increase in the APR will result in more payments of the same amount.

Money Market 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 3%. The rates are subject to change on the day the dividend rate being paid on Shares changes. The APR will never be less than 3%. The APR will never be greater than 14%. Any increase in the APR will result in more payments of the same amount. .

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.

Late Charges: If you are more than 10 days late in making a payment, a late fee will be assessed. You will pay a late charge on Signature Loans of 12% or \$25.00 whichever is greater.