

TRUPARTNER CREDIT UNION

1717 Western Avenue
Cincinnati, OH 45214

LOANLINER ADDENDUM:

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

Effective Date: January 1, 2021

Replaces Addendum Dated: November 1, 2020

Sub-account Description	Approx. Term (in months)	Daily Periodic Rate	Annual Percentage Rate
*2017-2021 Vehicle**	12-84	0.005452% - 0.039699%	1.99% - 14.49%
*2012-2016 Vehicle**	12-66	0.010932% - 0.043123%	3.99% - 15.74%
*2011 and older Vehicle**	12-48	0.013671% - 0.021644%	4.99% - 7.74%
*Boats, Campers	12-84	0.014356% - 0.039014%	5.24% - 14.24%
*Motorcycles, Snowmobiles	12-84	0.015726% - 0.045178%	5.74% - 16.49%
*Signature	12-48	0.021890% - 0.043808%	7.99% - 15.99%
TRU LINE	N/A	0.025342%	9.75%
TRU LINE Plus	N/A	0.017123%	6.25%
TRU LINE Premium	N/A	0.008904%	3.25%
Overdraft Line of Credit	N/A	0.046575%	17.00%
Share Secured	12-60	0.008877%	3.24%

*The rate you receive will be based on your creditworthiness and is disclosed in the range above. Please ask your loan officer for more information and criteria.

**Indirect dealer vehicle loans are not a part of this plan and/or Credit Agreement.

Collection Costs (Ohio): You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs and reasonable attorney fees as allowable by state law.

Late Charges: For each payment that is more than 15 days late, you may be required to pay a late charge equaling 5% of the payment amount and will be no less than \$5.00 and no more than \$15.00.

Other Charges: *Non-sufficient Funds Charge.* We may charge you a fee up to \$28.00 if you pay your account with an insufficient funds check.

Preferred Rates: For vehicle secured advances, the standard rate will be reduced by .10% if you are a TruBenefits member, and by .25% if you are a TruAdvantages member. If you discontinue the products or services which made you eligible for the discount your rate may increase back to the standard rate.

GAP Insurance: We offer (GAP) insurance on vehicle advances. This insurance coverage is voluntary and is not required to obtain the advance. If you purchase coverage from the credit union, the cost will be \$550.00. The credit union may retain a portion of the insurance premium.

Overdraft Line of Credit Advances: Overdraft Line of Credit advances in increments of \$100. If the amount needed in the checking account to clear a check is within the credit limit of the Overdraft Line of Credit, but the available credit is insufficient to transfer in an increment of \$100, the Overdraft Line of Credit will be advanced for the exact amount needed to pay the check.

Certificate Secured Advances: The balance of the shares in a share certificate will not be released during the life of the loan. In the event the share certificate matures prior to the full repayment of the loan, a new share certificate may be opened and continue to secure the loan or the shares may be transferred to a share account and pledged as collateral for the remaining life of the loan. In the event of delinquency, we may transfer the funds from the certificate to pay the balance of the loan. You understand that there will be an interest penalty if the transfer is required before the maturity of the share certificate.

Minimum Payment: The minimum payment amount on any sub-account, with the exception of the Line of Credit and the Overdraft LOC, will be no less than \$50.00. The payment amount on Variable Rate Lines of Credit and the Overdraft LOC sub-accounts shall be

\$3.00 per month for each \$100 (or fraction thereof) of outstanding principal balance calculated after each advance, but not less than \$25.00 per month. Minimum monthly payments shall not be reduced even though the principal balance declines as payments are made. When subsequent advances on the Variable Rate Lines of Credit or the Overdraft LOC result in an increase in the minimum monthly payment, such increase shall become effective on the applicable due date of the month following the month in which the advance was made.

Variable Rate Lines of Credit

☐ **TRU LINE:**

SECURITY INTEREST: None- Unsecured

APR: To determine the annual percentage rate, we will add a margin of 6% to the value of the index (see Variable Rate Features and Rate Changes / Share draft Access disclosures below).

☐ **TRU LINE Plus:**

SECURITY INTEREST: We will take a security interest in **shares or share certificates equaling 50% or more of the credit limit** established on the line of credit. The shares will not be released as long as the account remains open or a balance of obligation remains, whichever occurs later. In the event a share certificate matures prior to account closure, a new share certificate may be opened and continue to secure the line of credit or the shares transferred to a share account and pledged as collateral for as long as the line of credit remains open or a balance of obligation remains, whichever occurs later. You understand that there will be an interest penalty if the transfer of a certificate is required before the maturity of the share certificates. You understand that in the event of default, the funds in the share or share certificate will be used to offset the obligation on the account.

APR: To determine the annual percentage rate, we will add a margin of 3% to the value of the index (see Variable Rate Features and Rate Changes/ Share draft Access disclosures below).

☐ **TRU LINE Premium:**

SECURITY INTEREST: We will take a security interest in **shares or share certificates equaling 100% or more of the credit limit** established on the line of credit. The shares will not be released as long as the account remains open or a balance of obligation remains, whichever occurs later. In the event a share certificate matures prior to account closure, a new share certificate may be opened and continue to secure the line of credit or the shares transferred to a share account and pledged as collateral for as long as the line of credit remains open or a balance of obligation remains, whichever occurs later. You understand that there will be an interest penalty if the transfer of a certificate is required before the maturity of the share certificates. You understand that in the event of default, the funds in the share or share certificate will be used to offset the obligation on the account.

APR: To determine the annual percentage rate, we will add a margin of 0% to the value of the index (see Variable Rate Features and Rate Changes/ Share draft Access disclosures below).

VARIABLE RATE FEATURE AND RATE CHANGES: (All TRU LINE Types)

The Annual Percentage Rate (APR) for; the Line of Credit advances will change quarterly on the first day of January, April, July and October to reflect any change in the index and will be determined by starting with an independent index, (the "Index"), which is the Wall Street Journal Prime Rate. When a range of rates has been published the highest rate will be used. We will use the most recent index value available to us as of 10 days before the date of any annual percentage rate adjustment. The maximum annual percentage rate that can apply is 18% or the maximum permitted by law, whichever is less.

SHAREDRAFT ACCESS: (All TRU LINE Types)

We may authorize you to obtain credit advances by writing share drafts on your line of credit. We reserve the right not to honor a share draft in the following circumstances:

- (a) Your Credit Limit has been or would be exceeded by paying the share draft.
- (b) Your share draft is post-dated. If a post-dated share draft is paid and as a result any other share draft is returned or not paid, we are not responsible.
- (c) Your share drafts have been reported lost or stolen. You should notify us at once if your share drafts are lost or stolen.
- (d) Your share draft is not signed by an "Authorized Signer", which means a person who signed this Agreement, or has signed a separate signature card for the account.
- (e) Your account has been terminated or suspended as provided in this Agreement.
- (f) The amount of your share draft is less than the minimum amount required by this Agreement or you are in violation of any other transaction requirement.

If we pay any share draft under these conditions, you must repay us for the amount of the share draft and any charges permitted by law. The share draft itself will be evidence of your debt to us together with this Agreement. Our liability, if any, for wrongful dishonor of a share draft is limited to your actual damages. Dishonor for any reason as provided in the Agreement is not wrongful dishonor. We may not return the share drafts along with your periodic statements; however, your use of a share draft will be reflected on your periodic statement as a credit advance. We do not "certify" share drafts drawn on your account.