



# RTN Federal Credit Union

600 Main Street, Waltham, MA 02452

(781) 736-9900 \* 1-800-338-0221

www.rtn.org \* info@rtn.org

# LOANLINER ADDENDUM

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

Effective date: 6/10/2010

Replaces addendum dated: 3/1/2010

	Approximate Term in Months	APR*	Daily Periodic Rate	APR*	Daily Periodic Rate
		Minimum**		Maximum***	
<b>AUTO/LIGHT TRUCK/VAN/SUV — NEW</b>	36	4.25%	0.011644%	17.00%	0.046575%
Model Years	48	4.50%	0.012329%	17.00%	0.046575%
2009-2010	60	4.50%	0.012329%	17.00%	0.046575%
	72	5.25%	0.014384%	17.75%	0.048630%
	84	5.75%	0.015753%	18.00%	0.049315%
Maximum loan \$65,000. Maximum mileage 4,000					
<b>AUTO/LIGHT TRUCK/VAN/SUV — USED</b>	36	4.50%	0.012329%	17.00%	0.046575%
Model Years	48	4.75%	0.013014%	17.25%	0.047260%
2007-2010	60	5.125%	0.014041%	17.625%	0.048288%
	72	5.75%	0.015753%	18.00%	0.049315%
	84	6.25%	0.017123%	18.00%	0.049315%
Maximum loan \$65,000					
<b>AUTO/LIGHT TRUCK/VAN/SUV — USED</b>	36	4.50%	0.012329%	17.00%	0.046575%
Model Years	48	4.75%	0.013014%	17.25%	0.047260%
2004-2006	60	5.125%	0.014041%	17.625%	0.048288%
	72 <sup>1</sup>	5.75%	0.015753%	18.00%	0.049315%
	84 <sup>1</sup>	6.25%	0.017123%	18.00%	0.049315%
Maximum loan \$65,000 <sup>1</sup> 72- and 84-month financing available up to 90% financing					
<b>AUTO/TRUCK - USED ****</b>	36	7.50%	0.020548%	18.00%	0.049315%
model year 2003	48	7.75%	0.021233%	18.00%	0.049315%
and older	60	8.125%	0.022260%	18.00%	0.049315%
**** Maximum loan \$20,000 up to 90% financing					
<b>BOAT and RV - NEW AND USED</b>	48	6.875%	0.018836%	18.00%	0.049315%
	72	7.75%	0.021233%	18.00%	0.049315%
Maximum loan: Boat \$45,000, RV \$50,000.					
<b>MOTORCYCLE - NEW</b>	48	5.375%	0.014726%	17.875%	0.048973%
	60	5.75%	0.015753%	18.00%	0.049315%
	72	6.25%	0.017123%	18.00%	0.049315%
	84	6.75%	0.018493%	18.00%	0.049315%
Maximum loan \$40,000.					
<b>MOTORCYCLE - USED</b>	48	5.75%	0.015753%	18.00%	0.049315%
	60	6.125%	0.016781%	18.00%	0.049315%
	72	6.625%	0.018151%	18.00%	0.049315%
	84	6.875%	0.018836%	18.00%	0.049315%
<b>PERSONAL</b>	12	9.25%	0.025342%	16.75%	0.045890%
	24	10.25%	0.028082%	17.75%	0.048630%
	36	10.75%	0.029452%	18.00%	0.049315%
	48	11.25%	0.030822%	18.00%	0.049315%
	60	11.25%	0.030822%	18.00%	0.049315%
	72****	11.75%	0.032192%	18.00%	0.049315%
	84****	12.00%	0.032877%	18.00%	0.049315%

\*\*\*\* Minimum loan: \$7,500; Maximum loan \$20,000

\* Annual Percentage Rate

	Approximate Term in Months	APR*	Daily Periodic Rate	APR*	Daily Periodic Rate
		Minimum**		Maximum***	
<b>PEACE OF MIND</b> Available for 60 days after joining the Credit Union. Maximum loan \$12,500.	72	9.70%	0.026575%	17.20%	0.047123%
<b>VACATION/HOLIDAY</b> Maximum loan \$2,500	24	8.75%	0.023973%	16.25%	0.044521%
<b>SHARE SECURED</b>	60	3.20% variable rate	0.008767%	not applicable	
<b>OVERDRAFT PROTECTION</b> Maximum loan \$5,000		13.75% variable rate	0.037671%	not applicable	
<b>UNSECURED</b> <b>OPEN END LINE OF CREDIT</b>  Minimum rate quoted reflects a 1.00% APR discount for direct deposit of net pay, Social Security or pension benefit coupled with automatic payment.		Minimum 12.25% variable rate	0.033562%	Maximum 18.00% variable rate	0.049315%

**\* ANNUAL PERCENTAGE RATE**

All APRs are fixed unless otherwise indicated.

**Earned Rate Program:** Minimum loan amount is \$750.00 and minimum loan payment is \$50.00 per month. The following disclosure applies to all loan types except the Overdraft Protection and Share Secured Loans. The Annual Percentage Rate (APR) you receive will be within the range disclosed above and is based on your credit score. All new auto, motorcycle, boat and RV loans will be based on 100% MSRP plus tax and title. All used auto, motorcycle, boat and RV loans will be based on 100% NADA book value plus tax and title.

\*\* Fixed rates quoted reflect a 1.00% APR discount for direct deposit of net pay, Social Security or pension benefit coupled with automatic payment.

\*\*\* Fixed rates quoted reflect non-discounted APR available in footnote above.

**All Variable Rate Loans** - APR subject to change during the life of the loan.

**Overdraft Protection** - Loan payment is \$50.00 monthly or 2.50% of the outstanding balance whichever is greater.

**All Variable Rate Loans** - APR subject to change during the life of the loan

**Unsecured Open End Line of Credit** - For accounts opened prior to 12/31/94, minimum \$750, maximum \$10,000.

<u>Credit Limit</u>	<u>Minimum Payment</u>
\$1.00 - \$6,500.00	\$170.00
\$6,501.01 and over	\$240.00

**Share Secured** - APR may increase or decrease during the term of the loan based on an increase or decrease of the Credit Union's Main Share dividend rate (index) plus 3% (margin). The rate will not increase or decrease more than once every month. Any increase will take the form of a larger amount at final payment.

**Collection Costs** - You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.

**Filing Fees** - You will be charged a filing fee at the time of the advance if the Credit Union takes a security interest in your collateral. The amount of the filing fee will be based upon the amount of the fee required by state law for the Credit Union to obtain a lien on your property.

**Promotions** - You should contact us at 1-800-338-0221 to learn more about current promotions in effect.

# LOANLINER ADDENDUM

## CREDIT CARD DISCLOSURE

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	VISA Platinum: <b>9.99%</b> to <b>15.49%</b> when you open your account, based on your creditworthiness. VISA Gold: <b>10.99%</b> to <b>15.49%</b> when you open your account, based on your creditworthiness. VISA Classic: <b>11.99%</b> to <b>15.49%</b> when you open your account, based on your creditworthiness.
<b>APR for Balance Transfers</b>	Balance transfers are considered cash advances. (See next line)
<b>APR for Cash Advances</b>	<b>8.24%</b> The APR will vary. The APR is the prime rate as published in the Wall Street Journal on the last day of the month, plus 4.99%.
<b>Penalty APR and When it Applies</b>	<b>Not applicable</b>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay the entire balance by the due date each month.
<b>Minimum Interest Charge</b>	None
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/credit card">http://www.federalreserve.gov/credit card</a>

Fees	
<b>Transaction Fees</b> • Cash Advance • Foreign Transaction	\$2.00 2% of the amount of each foreign currency purchase after its conversion to US currency
<b>Penalty Fees</b> • Late Payment • Returned Payment	\$20.00 \$20.00
<b>Other Fees</b> • Annual Fee • Card Replacement	None VISA Classic: \$10.00; VISA Gold and Platinum: \$20. Waived if member has direct deposit. \$10.00

**How We Will Calculate Your Balance:** We use a method called 'average daily balance (including new purchases).'

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your disclosure agreement.

**Maximum Credit Limits:** VISA Classic: \$10,000; VISA Gold or Platinum: \$25,000

This information about the costs of the cards describes in this disclosure is accurate as of the date printed below. This information may have changed after that date. To find out what may have changed, contact Member Services at 1-800-338-0221, ext. 9829, or [info@rtn.org](mailto:info@rtn.org).