



Addendum Date: August 1, 2010

Replaces Addendum Dated: July 1, 2010

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

Subaccount Name	Approximate Term	Account Opening Disclosure		Daily Periodic Rate
		Interest Rate and Interest Charges		
		Annual Percentage Rate (APR)		
New & Used Vehicle Up to \$20,000	60 months		3.99%	0.0109%
New & Used Vehicle \$20,001 - \$30,000	72 months		3.99%	0.0109%
New & Used Vehicle \$30,001 or more	84 months		3.99%	0.0109%
New & Used RV, Boat, Motorcycle (including non-titled UCCs) Up to \$20,000	60 months		3.99%	0.0109%
New & Used RV, Boat, Motorcycle (including non-titled UCCs) \$20,001 - \$30,000	72 months		3.99%	0.0109%
New & Used RV, Boat, Motorcycle (including non-titled UCCs) \$30,001 - \$60,000	84 months		3.99%	0.0109%
New & Used RV, Boat, Motorcycle (including non-titled UCCs) \$60,001 or more	120 months		4.99%	0.0137%
State Farm Associates Mutual Funds or Life Insurance Loan Up to \$20,000	60 months		4.25%	0.0116%
State Farm Associates Mutual Funds or Life Insurance Loan \$20,001 - \$30,000	72 months		4.25%	0.0116%
State Farm Associates Mutual Funds or Life Insurance Loan \$30,001 - \$60,000	84 months		4.25%	0.0116%
State Farm Associates Mutual Funds or Life Insurance Loan \$60,001 or more	120 months		5.25%	0.0144%
Line of Credit ^ Up to \$50,000	60 months		8.00%	0.0219%
CU1000 ^^ Up to \$1,000	12 months		12.00%	0.0329%
Personal Installment Up to \$50,000	60 months		8.00%	0.0219%
Single Payment: Personal Loans* - Excludes CU1000 loans	6 months		8.00%	0.0219%
Single Payment: Collateral Loans*	6 months		3.99%	0.0109%
Share Secured Up to \$20,000	60 months		1.70% This APR will vary - see below**	0.0047%
Share Secured \$20,001 - \$30,000	72 months		1.70% This APR will vary - see below**	0.0047%
Share Secured \$30,001 - \$60,000	84 months		1.70% This APR will vary - see below**	0.0047%
Share Secured \$60,001 or more	120 months		1.70% This APR will vary - see below**	0.0047%
Single Payment: Share Secured*	12 months		1.70% This APR will vary - see below**	0.0047%
		<b>Paying Interest</b>	You will be charged interest from the transaction date.	

**Fees****Penalty Fees**

- NSF/Returned Item (per item)

**\$15.00**

**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 Rate Share Secured:** The Annual Percentage Rate (APR) is the dividend rate being paid by the State Farm Federal Credit Union on regular shares (index) on the date of the advance plus .20%. If there is an existing Share Secured advance, on the date of an additional Share Secured advance, the balance of the existing Share Secured advance may be added to the new Share Secured advance if you so request and your new Receipt will reflect your new Minimum Periodic Payment. The rates for Share Secured advances are subject to change monthly (such change to be effective on the first day of each month) to reflect any change in the index as declared by the Board of Directors of the State Farm Federal Credit Union during the month preceding any such change. Any monthly increase or decrease in the Annual Percentage Rate will take the form of more or fewer payments (which payments are in the amount reflected on the applicable Receipt) until the entire balance has been repaid.

**The index as of 8-1-10 is 1.500%.**

**\*Single Payment:** Single Payment collateral, personal, and share secured loans may be extended for one additional single payment, subject to current credit worthiness and collateral requirements, current rates, and the payment of all interest due.

**^Line of Credit (excluding CU1000): Minimum Advance: \$500 Minimum Amount: \$1,000 Minimum Payment: \$50 per month**

**^^CU1000 Only: Minimum Advance: \$250 Minimum Amount: \$500 Minimum Payment: \$100 per month**

**NSF/Returned Item (per item):** Fee imposed on each item returned.

**Collection Costs:** You promise to pay, subject to applicable law, all costs of collecting what you owe under this Agreement and all costs of realizing on any security for the Plan including court costs, collection agency fees and reasonable attorney's fees. We may enter into a contingent or hourly fee arrangement with an attorney or collection agency and you agree that such an Agreement is reasonable. This provision also applies to bankruptcy, appeals or post judgment proceedings.

**Default:** In addition to the default provisions defined in the LOANLINER® Plan document, you will also be in default if you fail to file the appropriate documents necessary for the State Farm Federal Credit Union to obtain a security interest in your collateral.