

Addendum Date: June 1, 2015

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		Account Opening Disclosure		Daily Periodic Rate
		Interest Rate and Interest Charges		
OTHER LOAN TYPES		Annual Percentage Rate (APR)		
Recreational Vehicles – New or Used (RVs, Travel Trailers, Watercraft, ATVs, Motorcycles)				
Up to 70% LTV			3.19%	0.0087%
70% to 80% LTV			3.49%	0.0096%
80% to 90% LTV			3.69%	0.0101%
90% to 100% LTV			3.99%	0.0109%
Personal Loans			9.99%	0.0274%
Other Secured (New, non-titled with serial numbers)			13.00%	0.0356%
Overdraft Protection Line of Credit			16.00%	0.0438%
Share Secured Loans Up to 5 year term			4.90%	0.0134%
Share Secured Loans Over 5 years to 10 year term			5.90%	0.0162%
Fees				
Penalty Fees				
• Late Charge		10% of the interest due, with a \$10 minimum, if you are more than ten (10) days late in making a payment.		

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.

Late Charge: Late charge is assessed on each loan payment more than 10 days past due.

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.

Vehicle Values: MSRP is used for new vehicles. NADA Retail Value is used for the current and 9 previous model years. NADA Loan Value is used for the next older 10 model years. Vehicles more than 20 years old will not be used as collateral.

LTV - Loan to Value ratio: The amount of the loan divided by the vehicle value as determined above.

Overdraft Protection Line of Credit: The minimum payment will be \$50 per month. Advances will be granted in increments of \$100.00.

THE REFLECTIVE PRICING TIER IS ASSIGNED BASED ON THE CREDIT SCORES OF THE BORROWERS. YOUR TIER WILL BE DETERMINED AFTER WE RECEIVE YOUR APPLICATION AND OBTAIN A CREDIT REPORT AND EMPIRICA98 CREDIT SCORE.



2901 11th Avenue South
 PO Box 6587
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 (406) 727-7575
 Fax: (406) 727-0052
 www.familyfirstfcu.org



Addendum Reflective Pricing Tier B

Addendum Date: June 1, 2015

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Subaccount Name	AUTOMOBILES & TRUCKS	Account Opening Disclosure		Daily Periodic Rate
		Interest Rate and Interest Charges		
New Vehicles		Annual Percentage Rate (APR)		
New Vehicle up to 70% LTV			2.99%	0.0082%
New Vehicle -70% to 80% LTV			3.09%	0.0085%
New Vehicle -80% to 90% LTV			3.19%	0.0087%
New Vehicle -90% to 100% LTV			3.29%	0.0090%
New Vehicle -100% to 110%			3.49%	0.0096%
Used Vehicles				
Used Vehicle up to 70% LTV			2.99%	0.0082%
Used Vehicle -70% to 80% LTV			3.09%	0.0085%
Used Vehicle -80% to 90% LTV			3.19%	0.0087%
Used Vehicle -90% to 100% LTV			3.29%	0.0090%
Used Vehicle -100% to 110% LTV			3.49%	0.0096%
		Paying Interest	You will be charged interest from the transaction date.	
Fees				
Penalty Fees				
• Late Charge		10% of the interest due, with a \$10 minimum, if you are more than ten (10) days late in making a payment.		

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

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Vehicle Values: MSRP is used for new vehicles. NADA Retail Value is used for the current and 9 previous model years. NADA Loan Value is used for the next older 10 model years. Vehicles more than 20 years old will not be used as collateral.

LTV - Loan to Value ratio: The amount of the loan divided by the vehicle value as determined above.

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**Addendum
 Reflective Pricing Tier B**

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Subaccount Name	OTHER LOAN TYPES	Account Opening Disclosure		Daily Periodic Rate
		Annual Percentage Rate (APR)	Interest Rate and Interest Charges	
Recreational Vehicles – New or Used (RVs, Travel Trailers, Watercraft, ATVs, Motorcycles)				
	Up to 70% LTV		4.49%	0.0123%
	70% to 80% LTV		5.09%	0.0139%
	80% to 90% LTV		5.69%	0.0156%
	90% to 100% LTV		5.99%	0.0164%
Personal Loans			10.99%	0.0301%
Other Secured (New, non-titled with serial numbers)			13.00%	0.0356%
Overdraft Protection Line of Credit			16.00%	0.0438%
Share Secured Loans Up to 5 year term			4.90%	0.0134%
Share Secured Loans Over 5 years to 10 year term			5.90%	0.0162%
		Paying Interest	You will be charged interest from the transaction date.	
Fees				
Penalty Fees		10% of the interest due, with a \$10 minimum, if you are more than ten (10) days late in making a payment.		
• Late Charge				

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.

Late Charge: Late charge is assessed on each loan payment more than 10 days past due.

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LTV - Loan to Value ratio: The amount of the loan divided by the vehicle value as determined above.

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Addendum Reflective Pricing Tier C

Addendum Date: June 1, 2015

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Subaccount Name	AUTOMOBILES & TRUCKS	Account Opening Disclosure		Daily Periodic Rate
		Interest Rate and Interest Charges		
New Vehicles		Annual Percentage Rate (APR)		
New Vehicle up to 70% LTV			6.29%	0.0172%
New Vehicle -70% to 80% LTV			7.29%	0.0200%
New Vehicle -80% to 90% LTV			8.29%	0.0227%
New Vehicle -90% to 100% LTV			9.29%	0.0255%
Used Vehicles				
Used Vehicle up to 70% LTV			6.49%	0.0178%
Used Vehicle -70% to 80% LTV			7.49%	0.0205%
Used Vehicle -80% to 90% LTV			8.49%	0.0233%
Used Vehicle -90% to 100% LTV			9.49%	0.0260%
		Paying Interest	You will be charged interest from the transaction date.	
Fees				
Penalty Fees				
• Late Charge		10% of the interest due, with a \$10 minimum, if you are more than ten (10) days late in making a payment.		

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.

Late Charge: Late charge is assessed on each loan payment more than 10 days past due.

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.

Vehicle Values: MSRP is used for new vehicles. NADA Retail Value is used for the current and 9 previous model years. NADA Loan Value is used for the next older 10 model years. Vehicles more than 20 years old will not be used as collateral.

LTV - Loan to Value ratio: The amount of the loan divided by the vehicle value as determined above.

Overdraft Protection Line of Credit: The minimum payment will be \$50 per month. Advances will be granted in increments of \$100.00.

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**Addendum
 Reflective Pricing Tier C**

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Subaccount Name		Account Opening Disclosure		Daily Periodic Rate
		Interest Rate and Interest Charges		
OTHER LOAN TYPES		Annual Percentage Rate (APR)		
Recreational Vehicles – New or Used (RVs, Travel Trailers, Watercraft, ATVs, Motorcycles)				
Up to 70% LTV			6.29%	0.0172%
70% to 80% LTV			7.29%	0.0200%
80% to 90% LTV			8.29%	0.0227%
90% to 100% LTV			9.29%	0.0255%
Personal Loans			12.99%	0.0356%
Other Secured (New, non-titled with serial numbers)			13.00%	0.0356%
Overdraft Protection Line of Credit			16.00%	0.0438%
Share Secured Loans Up to 5 year term			4.90%	0.0134%
Share Secured Loans Over 5 years to 10 year term			5.90%	0.0162%
Fees		Paying Interest	You will be charged interest from the transaction date.	
Penalty Fees		10% of the interest due, with a \$10 minimum, if you are more than ten (10) days late in making a payment.		

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.

Late Charge: Late charge is assessed on each loan payment more than 10 days past due.

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.

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LTV - Loan to Value ratio: The amount of the loan divided by the vehicle value as determined above.

Overdraft Protection Line of Credit: The minimum payment will be \$50 per month. Advances will be granted in increments of \$100.00.

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Subaccount Name	AUTOMOBILES & TRUCKS	Account Opening Disclosure		Daily Periodic Rate
		Interest Rate and Interest Charges		
New Vehicles		Annual Percentage Rate (APR)		
New Vehicle up to 70% LTV			9.49%	0.0260%
New Vehicle -70% to 80% LTV			10.49%	0.0287%
New Vehicle -80% to 90% LTV			11.49%	0.0315%
New Vehicle -90% to 100% LTV			13.49%	0.0370%
Used Vehicles				
Used Vehicle up to 70% LTV			10.49%	0.0287%
Used Vehicle -70% to 80% LTV			11.49%	0.0315%
Used Vehicle -80% to 90% LTV			13.49%	0.0370%
Used Vehicle -90% to 100% LTV			15.49%	0.0424%
		Paying Interest	You will be charged interest from the transaction date.	
Fees				
Penalty Fees				
• Late Charge		10% of the interest due, with a \$10 minimum, if you are more than ten (10) days late in making a payment.		

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.

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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.

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LTV - Loan to Value ratio: The amount of the loan divided by the vehicle value as determined above.

Overdraft Protection Line of Credit: The minimum payment will be \$50 per month. Advances will be granted in increments of \$100.00.

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**Addendum
 Reflective Pricing Tier D**

Addendum Date: June 1, 2015

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Subaccount Name	OTHER LOAN TYPES	Account Opening Disclosure		Daily Periodic Rate
		Interest Rate and Interest Charges		
		Annual Percentage Rate (APR)		
Recreational Vehicles – New or Used (RVs, Travel Trailers, Watercraft, ATVs, Motorcycles)				
Up to 70% LTV			11.49%	0.0315%
70% to 80% LTV			12.49%	0.0342%
80% to 90% LTV			13.49%	0.0370%
Personal Loans			14.99%	0.0411%
Other Secured (New, non-titled with serial numbers)			13.00%	0.0356%
Overdraft Protection Line of Credit			16.00%	0.0438%
Share Secured Loans Up to 5 year term			4.90%	0.0134%
Share Secured Loans Over 5 years to 10 year term			5.90%	0.0162%
		Paying Interest	You will be charged interest from the transaction date.	
Fees				
Penalty Fees				
<ul style="list-style-type: none"> Late Charge 		10% of the interest due, with a \$10 minimum, if you are more than ten (10) days late in making a payment.		

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

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Overdraft Protection Line of Credit: The minimum payment will be \$50 per month. Advances will be granted in increments of \$100.00.

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Addendum

Reflective Pricing Tier – Credit Rebuilder

Addendum Date: June 1, 2015

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Subaccount Name	Account Opening Disclosure		Daily Periodic Rate
	Interest Rate and Interest Charges		
Annual Percentage Rate (APR)			
New Vehicles – Automobiles & Trucks			
New Vehicle up to 70% LTV	13.99%	0.0383%	
New Vehicle -70% to 80% LTV	14.49%	0.0397%	
New Vehicle -80% to 90% LTV	15.49%	0.0424%	
Used Vehicles – Automobiles & Trucks			
Used Vehicle up to 70% LTV	14.49%	0.0397%	
Used Vehicle -70% to 80% LTV	15.49%	0.0424%	
Used Vehicle -80% to 90% LTV	16.00%	0.0438%	
Recreational Vehicles – New or Used (RVs, Travel Trailers, Watercraft, ATVs, & Motorcycles)			
Up to 70% LTV	14.49%	0.0397%	
80% to 90% LTV	15.49%	0.0424%	
90% to 100% LTV	16.49%	0.0452%	
Personal Loans			
Other Secured (New, non-titled with serial numbers)	16.99%	0.0465%	
Overdraft Protection Line of Credit	13.00%	0.0356%	
Share Secured Loans – Up to 5 year term	16.00%	0.0438%	
Share Secured Loans – Up to 10 year term	4.90%	0.0134%	
	5.90%	0.0162%	
Paying Interest	You will be charged interest from the transaction date.		
Fees			
Penalty Fees			
• Late Charge	10% of the interest due, with a \$10 minimum, if you are more than ten (10) days late in making a payment.		

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

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Addendum

Reflective Pricing Tier – New Start

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Subaccount Name	Account Opening Disclosure		Daily Periodic Rate
	Interest Rate and Interest Charges		
	Annual Percentage Rate (APR)		
New Vehicles – Automobiles & Trucks			
New Vehicle up to 90% LTV (\$8,000 maximum)		16.00%	0.0438%
Used Vehicle – Automobiles & Trucks			
Used Vehicles up to 90% LTV (\$8,000 maximum)		16.00%	0.0438%
Personal Loans		18.00%	0.0493%
Other Secured (New, non-titled with serial numbers)		13.00%	0.0356%
Overdraft Protection Line of Credit		16.00%	0.0438%
Share Secured Loans – Up to 5 year term		4.90%	0.0134%
Share Secured Loans – Up to 10 year term		5.90%	0.0162%
	Paying Interest	You will be charged interest from the transaction date.	
Fees			
Penalty Fees			
• Late Charge	10% of the interest due, with a \$10 minimum, if you are more than ten (10) days late in making a payment.		

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