



LoanLiner Addendum

This addendum is incorporated into and becomes a part of your LOANLINER Credit Agreement.

Effective Date: April 9, 2019

Replaces all previous rates addendum

Sub Account Description	% Above Index	Approximate Term	ANNUAL PERCENTAGE RATE	Daily Periodic Rate
Signature (Max. \$5,000.00)		Up to 12 months	As low as 6.75% As high as 18.00%	As low as .018493% As high as .049315%
Signature (Max. \$25,000.00)		Up to 84 Months	As low as 8.75% As high as 18.00%	As low as .023973% As high as .049315%
Debt Consolidation (Max. \$25,000.00)		Up to 60 Months	As low as 13.75%	As low as .037671%
CreditLine (Max. \$10,000.00)	8.50%		As low as Prime + Margin	
Safety Net (Max. \$2,500.00)	8.50%		As low as Prime + Margin	
New Vehicle & Motorcycle		Up to 60 Months	As low as 3.00% As high as 15.00%	As low as .008219% As high as .041096%
		Up to 72 Months	As low as 4.00% As high as 15.00%	As low as .010958% As high as .041096%
		Up to 84 Months	As low as 4.75% As high as 15.00%	As low as .013013% As high as .041096%
Used Vehicle/Motorcycle ('12-'17)		Up to 60 Months	As low as 4.00% As high as 15.00%	As low as .010958% As high as .041096%
('11 & Older)		Up to 36 Months	As low as 5.75% As high as 15.00%	As low as .015753% As high as .041096%
		Up to 48 Months	As low as 6.75% As high as 15.00%	As low as .018493% As high as .041096%
New First Time Auto		Up to 84 Months	As low as 9.75% As high as 10.00%	As low as 0.026712% As high as 0.027397%
Used First Time Auto ('09-'18)		Up to 60 Months	As low as 9.75% As high as 10.00%	As low as 0.026712% As high as 0.027397%
Large Recreational (Campers, Motorhomes, Home / Garden & Boat)		Up to 120 Months	As low as 6.00% As high as 18.00%	As low as .016438% As high as .049315%
Small Recreational (ATV, Snowmobile & Jet Ski)		Up to 48 Months	As low as 6.00% As high as 18.00%	As low as .016438% As high as .049315%
Share/CD Secured	3.00 %	Up to 60 Months	Dividend Rate + 3.00%	As low as .008219%
Visa Diamond Rewards (Max. \$25,000.00)	3.50%		As low as Prime + Margin	
Visa Fixed Rate No Rewards (Max. \$25,000.00)			As low as 7.90% As high as 18.90%	As low as .021643% As high as .051780%

The Annual Percentage Rate for the above mentioned loans will be within the range disclosed above and is based on certain credit creditworthiness criteria. Ask your Loan Officer for the rate that you qualify for. Continued on page 2.

Loan Pre-Payment: Any payment made in any amount, in addition to the regular monthly payments paid, will advance the loan sub-account payment due date in accordance with the payment amount and frequency disclosed on the advance voucher. Additional payment made over and above the regular payments may allow the member to skip payments in the future (if desired) until the sub-account due date is reached. Interest will continue to accrue on the outstanding balances during such periods where loan payments are not made. **Collection Costs:** For loans with an interest rate less than 12 1/4%: Attorney Fees– if the credit union hires an attorney to collect the amount you owe under this Agreement, you agree pay reasonable attorney fees not to exceed 15% of the unpaid debt. For loan with an interest rate over 12 1/4%: no attorney fees. **Variable Rate:** The Annual Percentage Rate for a Credit Line may increase or decrease on the first day of the month (the “Change Date”). Your interest rate will be based on the Prime Lending Rate (the “Index”) as published in the Wall Street Journal plus the percentage shown in the “% Above Index” column above (the “Margin”). Changes in your interest rate will be calculated by taking the Index figure available 15 days before each Change Date and adding it to the margin stated above. The Annual Percentage Rate will not increase above 18% or the maximum amount allowed by law. The Annual Percentage Rate increases, the amount of your finance charge will increase, and you will make more payments of the same amount unless you take an additional advance. **Overdraft Advances:** If you overdraft your share draft account by any means, your Safety Net loan account will extend advances from your available line of credit in increments of \$100.00. Minimum payment of your Safety Net loan account is \$50.00, or the entire balance if less than \$50.00. A \$5.00 fee will be assessed with each advance. **Filing Fee:** You will be charged a lien filing fee at the time of an advance if the credit union takes a security interest in your collateral. The amount of the filing fee will be based on the amount of the fee required by state law for the credit union to obtain a lien on your property. **Lenders Single Interest Insurance:** You are required to obtain lenders single interest insurance. You may obtain this insurance from anyone you want that is acceptable to the credit union. If you obtain this insurance from the credit union, it will cost you \$54.00 or \$131.00. The insurer waives the right of subrogation. **Documentation Fee:** You will be charged a documentation fee of \$50.00 at the time of your loan closing. A documentation Fee is a standard charge covering the set up of the loan and it’s administration throughout the period of the loan. **Late Charge:** If you are 15 days late in making a payment, you will be assessed a fee equal to 5% of the unpaid amount due or \$10.00, whichever is less.

- 765 Washington Street, Bath, Maine 04530
- 19 Commercial Street, Portland, Maine 04101
- 3 Hamilton Court, Topsham, Maine 04086
- 35 Ash Street , Lewiston, Maine 04243
- 710 Main St, Rockland, Maine 04841
- 218 Lisbon St, Lisbon 04250
- 171 Bath Road, Brunswick, Maine 04011
- 9 Main St, Bowdoinham, ME 04008
- 219 US Route 1, Yarmouth, Maine 04096
- Wal-Mart Super Center : Augusta, Waterville, Windham, Auburn, Scarborough, Skowhegan

All loan rates shown are "as low as" rates, and may not be available to all borrowers. Final interest rate is determined by your credit qualifications, including but not limited to credit score and the value of collateral, if applicable. Obtaining the lowest rates quoted below may require participation in certain promotional offers, which may not be applicable to all borrowers and/or products.

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