

NSWC FEDERAL CREDIT UNION
P.O. Box 519
Dahlgren, VA 22448
540-663-2181

LOANLINER®
ADDENDUM

INSTRUCTIONS This addendum is incorporated into and becomes a part of each loan subaccount are shown below. If there is no payment schedule, the amount and the due date of Your LOANLINER® Credit Agreement. Please keep this attached to your LOANLINER® Credit Agreement. payments will be determined at the time of each advance and disclosed on the Advance Request Voucher. Other charges that may be imposed are also shown below (i.e., The **ANNUAL PERCENTAGE RATES**, corresponding daily rates and amount and due dates of payments for late charges, filing fees, collection costs).

EFFECTIVE DATE March 1, 2008	REPLACES ADDENDUM DATED January 1, 2007	PLAN NUMBER 001
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Subaccount Description	Approx. Repayment Term	Daily Periodic Rate Range	ANNUAL PERCENTAGE RATE Range	Your minimum payment is calculated after each advance as described below:
New & Used Autos	up to 36 mo	0.010695% - 0.029863%	3.90% - 10.90%**	
	37mos up to 72mos*	0.014356% - 0.033534%	5.24% - 12.24%**	
	73mos up to 84mos*	0.017096% - 0.036274%	6.24% - 13.24%**	
Cars of Preferred Interest	up to 60 mos*	0.014356% - 0.033534%	5.24% - 12.24%**	
New & Used Boats & RV	up to 60 mos*	0.017096% - 0.036274%	6.24% - 13.24%**	
New & Used Boats & RV	61 up to 120 mos*	0.019836% - 0.039014%	7.24% - 14.24%**	
New & Used Motorcycles	up to 60 mos*	0.014356% - 0.033534%	5.24% - 12.24%**	
Tractors (Non-Commercial)	up to 60 mos*	0.017096% - 0.036274%	6.24% - 13.24%**	
Computers	up to 36 mos*	0.023973% - 0.045890%	8.75% - 16.75%**	
Personal Loans -				
Amount Advanced				
\$500.00 - \$30,000.00	up to 84 mos*	0.023973% - 0.045890%	8.75% - 16.75%**	
Single Payment Advance		0.023973% - 0.045890%	8.75% - 16.75%**	
Share Secured	up to 60 mos	0.007534%	2.75%	
	61 up to 120 mos	0.010274%	3.75%	
Share Certificate	2% margin			
Line of Credit/Overdraft Protection		0.037671%	13.75%	

***Loan terms and refinances may have minimum advance requirements, please contact the credit union for that information.**
****Note on the above listed products:** Your rate will be determined by your credit history and/or approximate term. The actual Annual Percentage Rate will be reflected on the Advance Request Voucher given at the time of an advance. Please contact the credit union to find out the rate you qualify for, and the criteria we used to qualify you for that rate.
***Loan terms and refinances may have minimum advance requirements, please contact the credit union for that information.**
 Single Payment Advances are available for 30, 60, or 90 days. Your payment will be the amount advanced plus interest at the applicable rate for the period of the total outstanding balance.

Share Secured: Up to 60 mos. the Annual Percentage Rate will be the previous quarter's Dividend Rate paid on prime shares plus 2%.
 Up to 60 mos. the Annual Percentage Rate will be the previous quarter's Dividend Rate paid on prime shares plus 3%.

Share Certificate Secured

Up to the maturity date of the Certificate, the Annual Percentage Rate will be the highest Dividend Rate paid on the Certificate plus 2%.
 The Annual Percentage Rate and Daily Periodic Rate will be disclosed on the accompanying voucher.

Line of Credit/Overdraft Protection

Monthly payment of \$20.00 on each \$1,000.00 or any fraction thereof. Example:

Balance	Monthly Payment
\$ 20.00 - \$1,000.00	\$20.00
\$1,000.01 - \$2,000.00	\$40.00
\$2,000.01 - \$3,000.00	\$60.00

FILING FEE: You will be charged a lien filing fee if the credit union takes a security interest in your collateral. The amount of the filing fee will be based upon the amount required by state law for the credit union to obtain a lien on your property. The amount of the filing fee will be determined at the time of the advance and disclosed on the advance request voucher.

LATE CHARGES: For all advances except single payment advances and credit cards - If you are more than 10 days late in making a payment, you will pay a late charge equal to 5% of the regularly scheduled 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.

All applications and extensions of new credit advances, including but not limited to Mastercard and Visa Accounts, you warrant and agree that you will not use NSWC Federal Credit Union accounts and services to make or facilitate any illegal transaction(s) as determined by applicable law; and that any such use, including any such authorized use, will constitute an event of default under this plan. You agree that NSWC Federal Credit Union will not have any liability, responsibility or culpability whatsoever for any such use by you or your authorized user(s). You further agree to indemnify and hold NSWC Federal Credit Union harmless from any suits, liability, damages or adverse action of any kind that results directly or indirectly from such illegal use.

Credit Card Information

	VISA	VISA Gold	VISA Platinum	Mastercard	Secured VISA
Annual Percentage Rate for Purchases	12.72%	12.72%	9.90%	12.72%	9.72%
Other Annual Percentage Rates	Cash Advance APR 12.72%	Cash Advance APR 12.72%	Cash Advance APR 5.90% for first six months after that 9.90%	Cash Advance APR 12.72%	Cash Advance APR 12.72%
Annual Fee	None	None	None	None	None
Method of Computing The Balance for Payments	Average Daily Balance including new purchases	Average Daily Balance including new purchases	Average Daily Balance including new purchases	Average Daily Balance including new purchases	Average Daily Balance including new purchases
Grace Period for Purchases	25 days	25 days	25 days	25 days	25 days
Transaction Fee for Purchases	Up to 1% on foreign transactions even if processed in US currency but initiated by a merchant outside of the U.S	Up to 1% on foreign transactions even if processed in US currency but initiated by a merchant outside of the U.S	Up to 1% on foreign transactions even if processed in US currency but initiated by a merchant outside of the U.S	Up to 1% on foreign transactions even if processed in US currency but initiated by a merchant outside of the U.S	Up to 1% on foreign transactions even if processed in US currency but initiated by a merchant outside of the U.S
Late Payment Fee	5% of the payment due	5% of the payment due	5% of the payment due	5% of the payment due	5% of the payment due
Cash Advance Fee	None	None	None	None	None

The information about costs of the card is accurate as of 03/01/2008 and may have changed after that date. To find out what may have changed call us collect or write to us at the address or phone number listed above.

Minimum Payment: The minimum monthly payment will be the greater of 1.5% of the outstanding balance or \$25.00 for VISA, Secured VISA, VISA Gold, VISA Platinum and Mastercard.

VISA And Mastercard Credit Card: Minimum Line of Credit \$500.00/Max \$6,000.00

VISA Gold: Minimum Line of Credit \$5,000.00/Max \$20,000.00

VISA Platinum: Minimum Line of Credit \$10,000.00/Max \$30,000.00

Secured VISA: Minimum Line of Credit \$500.00/Max \$6,000.00