

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

LOANLINER® TRUTH IN LENDING DISCLOSURES				
EFFECTIVE DATE May 15, 2009		REPLACES ADDENDUM DATED May 01, 2009		
Sub Account Description	% Above Index	Approx. Term	Daily Periodic Rate	ANNUAL PERCENTAGE RATE
+ ▲ Autos, Trucks, & Vans New & Used Auto See below for additional details as the model year affects final rate. Lowest rates are for New, 2009 sold as "New" Only		12-60 Months	0.009561%-0.065753%	3.49%-24.00%
		61-72 Months	0.015726%-0.065753%	5.74%-24.00%
		73-84 Months	0.018466%-0.065753%	6.74%-24.00%
+ ▲ Boats & RV's New & Used (2004 and Newer)		12-179 Months	0.017123%-0.065753%	6.25%-24.00%
		180 Months	0.016411%-0.065753%	5.99%-24.00%
+ ▲ Boats & RV's Used (2003 and Older)		12-180 Months	0.018493%-0.065753%	6.75%-24.00%
+ ▲ Motorcycles New & Used (2004 and Newer)		12-48 Months	0.021890%-0.065753%	7.99%-24.00%
		49-60 Months	0.019151%-0.065753%	6.99%-24.00%
+ ▲ Motorcycles New & Used (2003 and Older)		12-48 Months	0.024630%-0.065753%	8.99%-24.00%
		49-60 Months	0.027370%-0.065753%	9.99%-24.00%
+ ▲ Personal Loans (Secured)		12-60 Months	0.038767%-0.065753%	14.15%-24.00%
+ ▲ Personal Loans (Unsecured/Signature)		12-48 Months	0.042466%-0.065753%	15.50%-24.00%
Overdraft Protection			0.043151%	15.75%
+ Share Secured Loans			0.012986%-0.014356%	4.74%-5.24%
+* Certificate Secured	3.00%		See Below	See Below
+ Personal Line of Credit - "Easy Access" Credit Line			0.032877%-0.047945%	12.00%-17.50%

+The ANNUAL PERCENTAGE RATE (APR) you receive for these subaccounts will be within the ranges disclosed above and is based on your creditworthiness. Rates published include the discounts available for applicable product types. Lowest rates also assume "New" 2009 model year being sold as "New" (never previously registered). Please see a loan officer for additional information regarding rates based on model years, loan discounts and to determine the rate for which you qualify. Valley Credit Union may offer "Promotional" rates from time to time which may include restrictions based on term, model year and/or dollar amount financed, see loan officer for additional information.

▲ Preferred Rate: For this sub account you will receive a combined maximum of 0.75% discount on your Annual Percentage Rate (APR) with two qualifiers listed. Qualifiers: Choose automatic loan payment via direct deposit for your VCU loan or from another institution of at least the full payment amount (represents .50%). Finance no more than 90% of the collateral value (available on Auto, Truck, Van, Motorcycle, Boat, RV ONLY and represents .25% discount) The maximum APR discount you may receive is 0.75%. If you discontinue the products or services at any time throughout the life of the loan which made you eligible for the discount, your APR may be increased to the non-discount rate.

* **Certificate Secured:** The Annual Percentage Rate (APR) will be the dividend rate being paid on the certificate offered as security (Index) plus a margin of 3%. The certificate must be renewed until the advance is completely repaid. Failure to renew the certificate will result in default under the Plan. When the certificate is renewed the APR will change to reflect the new dividend rate. Any increase or decrease in the APR will result in more or fewer payments of the same amount until what you owe has been repaid. The APR and daily periodic rate will be disclosed on the open ended disbursement receipt accompanying the advance.

Minimum Payment: The amount and due date of your payment will be established at the time of each advance. For Personal Line of Credit (PLOC) your minimum payment will be 3% of your outstanding balance.

Late Charges: You promise to pay a late charge of 5% of your monthly loan payment or \$5.00, whichever is greater, on every payment that is over 5 days past due.

Late Charges: Personal Line of Credit & Overdraft Protection: You promise to pay a late fee of \$7.00 on every payment that is over 5 days past due. For a Personal Line of Credit if you make 3 payments more than 5 days after the due date then your interest rate will increase by 2.00%APR.

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