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Addendum

Addendum Date:

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		
Line of Credit/Overdraft Protection	Annual Percentage Rate (APR)	% This APR will vary with the market based on the Prime Rate as Published in the Wall Street Journal.	%
	Paying Interest	You will be charged interest from the transaction date.	
Fees			
Penalty Fees			
• Late Charge		10.00% of the payment due, minimum \$5.00	

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 Line of Credit/Overdraft Protection: The Annual Percentage Rate (APR) for new and existing balances will be the Prime Rate as Published in the Wall Street Journal (Index), plus a Margin of % . We will use the most recent Index value available to us as of the last business day prior to any annual percentage rate adjustment. The APR will change quarterly on the first day of January, April, July, and October to reflect any change in the Index. The APR will never be greater than 18.00% or the maximum rate allowed by law, whichever is less. Any increase in the APR will result in more payments of the same amount until what you owe has been repaid.

Late Charge: If your payment is more than 15 days late, you will be charged 10.00% of the payment due, \$5.00 minimum.

Overdraft Protection Minimum Advance Amount: We will transfer funds in multiples of \$50.00 increments.

Minimum Payment: Your minimum monthly payment will be 2.50% of Your new unpaid Line of Credit balance at the end of each billing cycle, \$50.00 minimum.

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.

Military Lending Act Disclosures: Federal law provides important protections to members of the Armed Forces and their dependents relating to extension of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums, fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).