

Credit Union:



P.O. Box 638 - Altus, Oklahoma 73522



THIS ADDENDUM IS INCORPORATED INTO AND IS PART OF YOUR SIMPLIFIED LOAN PROGRAM AGREEMENT AND DISCLOSURE

1 through 9 is fixed rate that I have agreed to pay for each Sub-Account as shown above, unless a change occurs under the change in terms provision of my agreement 10 and 11 may change those sub-accounts are variable rate Sub-Accounts. The Annual Percentage Rate and the daily period rate may change on the first business day of each calendar quarter after I open my Sub-account(s) based upon the movements of the _____ index. The Annual Percentage Rate will equal _____% in excess of the value of the index in effect on the last business day in the preceding calendar quarter rounded to the nearest 1/8 of one percent. If the index rises by 1/8 of one percent or more the amount of my periodic payment will increase, if the index falls by 1/8 of one percent or more, the amount of my periodic payment will decrease. Moreover, the Annual Percentage Rate will not increase to more than 18 percent (or such rate as permitted under the Federal Credit Union Act) or decrease to less than _____ % over the life of the loan. The effect of an increase will be more payments

THE FOLLOWING LOAN TYPES ARE AVAILABLE UNDER THIS AGREEMENT AS OF THE DATE YOU ESTABLISH YOUR SIMPLIFIED LOAN PROGRAM AGREEMENT, AVAILABLE LOAN TERMS AND INTEREST RATES MAY BE DIFFERENT WHEN YOU APPLY FOR A FUTURE LOAN ADVANCE.

SUB-ACCOUNT	TYPE OF SUB-ACCOUNT	REPAYMENT PERIOD	DAILY PERIODIC RATE		ANNUAL PERCENTAGE RATE	
			Low	High	Low	High
1. Line of Credit						
\$500	\$30	36 MONTHS	0.000463562	N/A	16.92%	N/A
\$1,000	\$36	36 MONTHS	0.000463562	N/A	16.92%	N/A
\$1,500	\$54	36 MONTHS	0.000463562	N/A	16.92%	N/A
\$2,000	\$72	36 MONTHS	0.000463562	N/A	16.92%	N/A
\$2,500	\$90	36 MONTHS	0.000463562	N/A	16.92%	N/A

THIS ADDENDUM IS INCORPORATED INTO AND BECOMES A PART OF YOUR OPEN END CREDIT PLAN

SIGNATURE OF BORROWER	DATE	SIGNATURE OF CO-APPLICANT (If Applicable)	DATE
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