

This addendum is incorporated into and becomes part of your Loan Express Plan Agreement. Please keep this attached to your Loan Express Plan Credit Agreement.

Effective Date August 15, 2009 Replaces Addendum Dated: January 1, 2009

Subaccount Description	Approximate Term	Daily Periodic Rate			ANNUAL PERCENTAGE RATE		
------------------------	------------------	---------------------	--	--	------------------------	--	--

Autos

New/Used	up to 48 months	0.01424650%	-	0.05397260%	5.200%	-	19.70%
	49-72 Months	0.01504110%	-	0.05397260%	5.490%	-	19.70%
New Only	73-84 months	0.01876710%	-	0.04410958%	6.850%	-	16.10%

All Other Vehicles

New/Used	up to 48 months	0.01561644%	-	0.04465753%	5.700%	-	16.30%
	49-72 Months	0.01641096%	-	0.04465753%	5.990%	-	16.30%
New Only	73-84 months	0.02013699%	-	0.03178082%	7.350%	-	11.60%

Personal Loans

Amortizing Option	up to 60 months	0.02945200%	-	0.05232870%	10.75%	-	19.10%
-------------------	-----------------	-------------	---	-------------	--------	---	--------

Stock/Brokerage Account Secured Loans

	up to 60 months	0.01424650%	-	0.05397260%	5.200%	-	19.70%
--	-----------------	-------------	---	-------------	--------	---	--------

Shares Secured

	up to 60 months	0.01369863%	-	0.02328767%	5.00%	-	8.50%
--	-----------------	-------------	---	-------------	-------	---	-------

Subaccount Description	% above index	Approximate Term	Daily Periodic Rate			ANNUAL PERCENTAGE RATE		
Certificate Secured	1.000%	up to 60 months	0.01369860%	-	0.02327860%	5.00%	-	8.50%
Line of Credit*†								
Signature	4.25% - 11.25%		0.01986301%	-	0.03904109%	7.25%	-	14.25%
Share Secured	.75% - 5.75%		0.01095890%	-	0.02397260%	4.00%	-	8.75%
Stock Secured	.75% - 5.75%		0.01095890%	-	0.02397260%	4.00%	-	8.75%

Visa/MasterCard [®] Credit Card Options	Variable Rate Margin (% above index)	Monthly Periodic Rate			ANNUAL PERCENTAGE RATE		
VISA Platinum with CURewards Points		0.90833333%	-	1.49166667%	10.90%	-	17.90%
VISA Platinum Low Rate		0.74166667%	-	1.32500000%	8.90%	-	15.90%
VISA Platinum Cash Back*	7.00% - 14.00%	0.83333333%	-	1.50000000%	10.00%	-	18.00%
MasterCard Classic				1.23000000%			14.76%
MasterCard Gold				1.10000000%			13.20%
MasterCard Gold Secured				0.77000000%			9.24%

The annual percentage rate you receive will be based on your credit worthiness and will fall within the range disclosed above. Please ask a loan officer for the rate that will apply to your advance.

Rewards Rate

You will receive a 0.50% reduction in your ANNUAL PERCENTAGE RATE for having two out of the three criterias: direct deposit into your BCU checking account; at least \$25,000 on deposit with the credit union; or have an active loan in good standing which include credit card, auto loan, home equity loan/line of credit or a home loan. You will also receive an additional 0.250% reduction in your ANNUAL PERCENTAGE RATE if your loan is paid through an automatic payment method. If you discontinue any of the services your rate may increase to the applicable rate and will result in more payments of the same amount until what you owe has been repaid. These discounts apply to auto, all other vehicle, and personal loans.

Security Interest

If your state issues a title for the property, you promise to have our security interest shown on the title. If you fail to have Baxter Credit Union listed as lien holder of the property within 30 days, we have the right to increase your interest rate to reflect the then-current personal (unsecured) loan rate. If after a rate adjustment has been made and you provide evidence that the problem has been corrected, Baxter Credit Union will adjust your interest back to the original rate.

Title Administration Fees

\$25.00 in all states other than Illinois; \$65.00 in Illinois; \$75.00 in Puerto Rico.

Late Charges

LOANS: If the installment is not paid in full on or before the 10th day after it's scheduled or deferred due date you may be charged an amount not to exceed \$29.00.

CREDIT CARDS: If your payment is more than 10 days late, we will charge your account a late payment fee of \$29.00.

Collection Costs

You promise to pay, subject to applicable law, all costs of collecting what you owe under this Agreement and all costs of realizing any security for the Plan, including court costs, collection agency fees and reasonable attorney fees. We may enter into a contingent or hourly fee arrangement with an attorney or collection agency and you agree that such an agreement is reasonable. This provision also applies to bankruptcy, appeals or postjudgment proceedings.

Return Check Charge

LOANS: You may be charged \$29.00 for each ACH, check, or share draft (or check) presented for payment on a loan which is returned unsatisfied because the drawer does not have an account with the drawee, or does not have sufficient funds in his or her account, or does not have sufficient credit with the drawee. In Puerto Rico the fee will not exceed \$10.00.

CREDIT CARDS: If an ACH or sharedraft used to make a payment on your Account is returned unpaid, you will be charged a fee of \$29.00 for each item returned.

Certificate Secured Advances

The ANNUAL PERCENTAGE RATE will be the dividend rate being paid on the Certificate offered as security (Index) plus the percentage shown above. The term of the loan must not exceed the term of the certificate. The Annual Percentage Rate will be disclosed on the Loan Express Receipt at the time of the advance.

***Variable Rate**

The ANNUAL PERCENTAGE RATE will be based on the Prime Rate as published in the Wall Street Journal Money section on the last day of the previous month plus the percentage shown above. Rate changes, if they apply, will take place on the first calendar day of the following month. Any increase in the ANNUAL PERCENTAGE RATE will take the form of more payments of the same amount. For Signature Line of Credit, the ANNUAL PERCENTAGE RATE will never be less than 5.5% or greater than 18%. For Share and Stock Secured Line of Credit, the ANNUAL PERCENTAGE RATE will never be less than 3.5% or greater than 18%. For VISA Platinum Cash Back, the ANNUAL PERCENTAGE RATE will never be less than 10% or greater than 18%.

† Minimum Payment for Lines of Credit

The minimum payment amount for the Signature Line of Credit will be the greater of \$25.00 or 3.5% (monthly payment) of the daily balance amount, which is the outstanding balance on your Line of Credit Account at the end of each day after the addition of any new unpaid finance charges or late charges. If your payment is not made by the due date, the payment due may be deducted from your BCU transaction accounts.

The minimum payment on the Share and Stock Secured Lines of Credit will be 1% (monthly payment) of the daily balance amount, which is the outstanding balance on your Secured Lines of Credit Account at the end of each day after addition of any new unpaid finance charges or late charges. In the event of a quarterly payment, the minimum payment amount on the Secured Lines of Credit will be 3% of the daily balance amount, which is the outstanding balance on your Secured Lines of Credit Account at the end of each day after the addition of any new unpaid finance charges or late charges. If your payment is not made by the due date, the payment due may be deducted from your BCU transaction accounts.

Other Charges. The following other charges (fees) will be added to your Credit Card Account or Line of Credit, as applicable:

a. Over-the-Credit-Limit Fee: You may be charged a fee of \$29.00 if your Balance exceeds your credit limit. You may be charged the fee each subsequent month until your Balance is BELOW your credit limit.

b. Card Replacement Fee: You will be charged \$15.00 for each replacement card that you request.

c. Document Retrieval Fee: You will be charged \$1.00 for each statement or other transaction receipt designated as a document retrieval, (except when the request is made in connection with a billing error made by the credit union).

Rush Credit Card or Document Fee: You will be charged \$30.00 Monday-Saturday for each rush request.

Changing The Terms Of This Agreement

BCU reserves the right to change any term in this Agreement. However, no change will be effective until at least 30 days after we send written notice to you of the change. (If we want to increase the interest rate other than due to increase in the Index, we must give you 30 days notice.)