

**PINELLAS FEDERAL CREDIT UNION**

**ADDENDUM TO XPRESS PERMANENT LOAN AGREEMENT TABLE OF LOAN TYPES AUTHORIZED**

The types of loans we may offer are listed below. You may have more than one type of loan at one time, or you may have more than one loan of the same type, but only where separate advances secured by separate collateral are made.

Code	Collateral	Payment per \$100	Factor Above Prime Rate	Annual % Rate	Daily Periodic Table
	<b>Fixed Rates*(Approximate Terms)</b>				
5	New Auto - 66 + mo. *Over 15k	\$1.80-\$2.35	N/A	3.75%-16.25%	.010274%-.044520%
4	New Auto - 60 mo. * Curr & 1yr	\$1.95-\$2.49	N/A	3.75%-16.25%	.010274%-.044520%
3	New Auto - 48 mo. * "	\$2.36-\$2.89	N/A	3.75%-16.25%	.010274%-.044520%
2	New Auto - 36 mo. * "	\$3.06-\$3.57	N/A	3.75%-16.25%	.010274%-.044520%
1	New Auto - 24 mo. * "	\$4.45-\$4.95	N/A	3.75%-16.25%	.010274%-.044520%
23	Used Auto - 54 mo. * 2yr	\$2.12-\$2.65	N/A	3.75%-16.25%	.010274%-.044520%
22	Used Auto - 48 mo. * 3-7 yrs. old	\$2.35-\$2.88	N/A	3.75%-16.25%	.010274%-.044520%
21	Used Auto - 36 mo. * 3-7 yrs. old	\$3.05-\$3.56	N/A	3.75%-16.25%	.010274%-.044520%
21	Used Auto - older than 7 yrs.	\$3.14-\$3.62	N/A	6.90%-18.00%	.018904%-.049315%
41	Motorcycle New/Used	\$3.34	N/A	7.00%-18.00%	.019178%-.049315%
51	Signature Account	\$2.18 - \$2.43	N/A	10.50%-18.00%	.016027%-.046548%
53	Signature Account plus Collateral	\$2.45	N/A	16.25%	.044520%
61&63	New/Used Boat - 60 mo.	\$2.08 - \$2.33	N/A	8.90%-13.90%	.024383%-.038082%
71	New RV - 60 mo. * below \$13,999	\$2.08 - \$2.33	N/A	8.90%-13.90%	.024383%-.038082%
72	New RV - 72 mo. * up to \$15,999	\$1.80 - \$2.06	N/A	8.90%-13.90%	.024383%-.038082%
73	New RV - 84 mo. * up to \$18,999	\$1.61 - \$1.87	N/A	8.90%-13.90%	.024383%-.038082%
74	New RV - 96 mo. * up to \$23,999	\$1.47 - \$1.74	N/A	8.90%-13.90%	.024383%-.038082%
91	Used RV - 36 mo. * below \$10,000	\$3.18 - \$3.42	N/A	8.90%-13.90%	.024383%-.038082%
92	Used RV - 48 mo. * over \$10,000	\$2.49 - \$2.73	N/A	8.90%-13.90%	.024383%-.038082%
43	New Travel Trailer - 90% Selling Price	\$2.08 - \$2.33	N/A	8.90%-13.90%	.024383%-.038082%
44	Used Travel Trailer - 90% Retail Price NADA	\$3.18 - \$3.52	N/A	8.90%-13.90%	.024383%-.038082%
232	Computer Loan - 36 months	\$3.28 - \$3.52	N/A	8.90%-15.90%	.024383%-.043561%
	<b>FOR INFORMATION PURPOSES ONLY:</b>				
101	Home Equity	\$.99-\$1.34	N/A	6.50%-12.50%	.017808%-.034246%
	Visa Classic	2% of balance	N/A	<b>9.50%-18.00%</b>	.026027%-.049315%
	Visa Gold	2% of balance	N/A	<b>9.50%-18.00%</b>	.026027%-.049315%
	Visa Platimun	2% of balance	N/A	<b>9.50%-18.00%</b>	.026027%-.049315%
	Visa Balance Transfer Promo	2% of balance	N/A		
103	Certificate Secured	4% Above Current Rate	N/A		
	<b>Variable Rates</b>				
228	Share Secured	4% Above Current Rate			
15	New Auto - 66 mo. * Over 15k	\$1.78-\$2.32	N/A	4.99%-16.00%	.013287%-.043835%
14	New Auto - 60 mo. * Curr & 1yr	\$1.93-\$2.46	N/A	4.99%-16.00%	.013287%-.043835%
13	New Auto - 48 mo. * Curr & 1yr	\$2.34-\$2.86	N/A	4.99%-16.00%	.013287%-.043835%
12	New Auto - 36 mo. * Curr & 1yr	\$3.04-\$3.55	N/A	4.99%-16.00%	.013287%-.043835%
11	New Auto - 24 mo. * Curr & 1yr	\$4.42-\$4.92	N/A	4.99%-16.00%	.013287%-.043835%
33	Used Auto - 54 mo. * 2 yr old	\$2.11-\$2.64	N/A	4.99%-16.00%	.013287%-.043835%
32	Used Auto - 48 mo. 3 - 7 yrs	\$2.34-\$2.86	N/A	4.99%-16.00%	.013287%-.043835%
31	Used Auto - 36 mo. * 5 - 7 yrs old	\$3.01-\$3.55	N/A	4.99%-16.00%	.013287%-.043835%
31	Used Auto - Older than 7 yrs	\$3.13-\$3.62	N/A	6.99%-18%	.019150%-.049315%

