



**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                     | 5.10%-16.25%  | .013972%-.044520%    |
| 4     | New Auto - 60 mo. * Curr & 1yr              | \$1.95-\$2.49            | N/A                     | 5.10%-16.25%  | .013972%-.044520%    |
| 3     | New Auto - 48 mo. * "                       | \$2.36-\$2.89            | N/A                     | 5.10%-16.25%  | .013972%-.044520%    |
| 2     | New Auto - 36 mo. * "                       | \$3.06-\$3.57            | N/A                     | 5.10%-16.25%  | .013972%-.044520%    |
| 1     | New Auto - 24 mo. * "                       | \$4.45-\$4.95            | N/A                     | 5.10%-16.25%  | .013972%-.044520%    |
| 23    | Used Auto - 54 mo. * 2yr                    | \$2.12-\$2.65            | N/A                     | 5.10%-16.25%  | .013972%-.044520%    |
| 22    | Used Auto - 48 mo * 3-7 yrs. old            | \$2.35-\$2.88            | N/A                     | 5.10%-16.25%  | .013972%-.044520%    |
| 21    | Used Auto - 36 mo * 3-7 yrs. old            | \$3.05-\$3.56            | N/A                     | 5.10%-16.25%  | .013972%-.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%    |
| 103   | Certificate Secured                         | 4% Above<br>Current Rate | N/A                     |               |                      |
|       | <b>Variable Rates</b>                       |                          |                         |               |                      |
| 228   | Share Secured                               | 4% Above<br>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%    |
| 42    | Motorcycle New/Used                         | \$3.33                   | N/A                     | 6.90%-17.90%  | .018904%-.049041%    |
| 52    | Computer Loan - 36 months                   | \$2.16 - \$2.41          | N/A                     | 8.80%-15.80%  | .024109%-.043287%    |
| 236   | Signature Loans                             | \$3.23-\$3.62            | N/A                     | 10%-18%       | .0273972%-.0493150%  |
| 54    | Signature Account Plus Collateral           | \$2.44                   | N/A                     | 16.00%        | 0.043835%            |



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| Code    | Collateral                                  | Payment per \$100 | Factor Above Prime Rate                       | Annual % Rate       | Daily Periodic Table   |
|---------|---|-------------------|---|---------------------|------------------------|
| 62 & 64 | New & Used Boat - 60 mo. *                  | \$2.06 - \$2.31   | <b>Rates are the same for Boat/RV/Trailer</b> |                     |                        |
| 81      | New RV - 60 mo. * below \$13,999            | \$2.06 - \$2.31   | N/A   | <b>8.50%</b>        | <b>0.023287%</b>       |
| 82      | New RV - 72 mo. * up to \$15,999            | \$1.78 - \$2.04   | N/A   | <b>9.50%</b>        | <b>0.026027%</b>       |
| 83      | New RV - 84 mo. * up to \$18,999            | \$1.59 - \$1.85   | N/A   | <b>10.50%</b>       | <b>0.028767%</b>       |
| 84      | New RV - 96 mo. * up to \$23,999            | \$1.44 - \$1.71   | N/A   | <b>11.50%</b>       | <b>0.031506%</b>       |
| 93      | Used RV - 36 mo. * below \$10,000           | \$3.16 - \$3.40   | N/A   | <b>12.50%</b>       | <b>0.034246%</b>       |
| 94      | Used RV - 48 mo. * over \$10,000            | \$2.47 - \$2.71   | N/A   | <b>13.50%</b>       | <b>0.036986%</b>       |
| 45      | New Travel Trailer - 90% Selling Price      | \$2.06 - \$2.31   |   |                     |                        |
| 46      | Used Travel Trailer - 90% Retail Price NADA | \$3.16 - \$3.40   |   |                     |                        |
|         | FOR INFORMATION PURPOSES ONLY:              |                   |   |                     |                        |
|         | HELOC                                       | Balance Table     | 2.75%-7.50%                                   | 6.00% -11.50%       | 0.016438% - 0.031507%  |
|         | REPO PROMOTION                              |                   |   |                     |                        |
| 23      | Used Auto - 54 mo. * 2yr                    | \$1.98-\$2.64     | N/A   | 2.90%-16.49%        | .0079452-.045178       |
| 22      | Used Auto - 48 mo * 3-7 yrs. old            | \$2.21-\$2.87     | N/A   | 2.90%-16.49%        | .0079452-.045178       |
| 21      | Used Auto - 36 mo * 3-7 yrs. old            | \$2.91-\$3.55     | N/A   | 2.90%-16.49%        | .0079452-.045178       |
|         |   |                   |   |                     | Monthly Periodic Table |
|         | Visa Classic                                | 2% of balance     | N/A   | <b>9.50%-18.00%</b> | 0.791667%-1.500000%    |
|         | Visa Gold                                   | 2% of balance     | N/A   | <b>9.50%-18.00%</b> | 0.791667%-1.500000%    |
|         | Visa Platimun                               | 2% of balance     | N/A   | <b>9.50%-18.00%</b> | 0.791667%-1.500000%    |
|         | Visa Balance Transfer Promo                 | 2% of balance     | N/A   |                     |                        |

VARIABLE RATE INFORMATION: The Annual Percentage Rate (APR) may increase or decrease during the term of the plan if "The Wall Street Journal Prime Rates" decreases/increases. Variable rate loans are tied to the index of "The Wall Street Journal Prime Rate" 3.25% with a floor of 6.00% and a cap of 6% above the original rate offered with exceptions to special promotions denoted by Asterisks (\*). Rates will be adjusted quarterly based on "The Wall Street Journal Prime Rate" on the last day of the second month of the previous quarter. The adjustment will reflect the change in "The Wall Street Journal Prime Rate." The dates of the adjustments will be 1/1, 4/1, 7/1, and 10/1 of each year. Any increase in the APR will take the form of more payments of the same amount until what you owe has been repaid. Applicable laws do not currently allow rates to exceed 18% APR.

SHARE/CERTIFICATE SECURED: The Annual Percentage Rate (APR) for share/certificate secured advances under the terms of this plan will be the dividend rate being paid on shares/certificate offered as collateral on the date of the advance plus 4%. If there is an existing balance on the date of the new advance, the existing balance will be added to the new advance and the entire balance will be at the new APR. The rates are subject to change quarterly to reflect any change in the share dividend rate. The dates of the adjustment will be 1/1, 4/1, 7/1, and 10/1 of each year. Any increase in the APR will take the form of more payments of the same amount until what you owe has been repaid. On Certificate Secured advances under the terms of this plan the balance is due when the pledged certificate matures or the certificate funds are withdrawn whichever occurs first.

FILING FEE: You will be charged a lien-filing fee at the time of advance if the credit union takes a security interest in your collateral. The amount of the filing fee will be based upon the amount of the fee required by the state law for the credit union to obtain a lien on your property. The amount of the filing fee will be disclosed on the advance request voucher.

CREDIT PLUS PROGRAM: The Annual Percentage Rate (APR) will be determined by your creditworthiness. Any existing balance on the sub account on the date of the new advance will be added to the new advance and the entire amount will be at the new APR.