



Loan Rate and Fee Schedule Addendum

This Loan Rate and Fee Schedule Addendum is part of the Consumer Loan Agreement and Disclosures and sets forth the range of highest and lowest fixed rates, margins, and ANNUAL PERCENTAGE RATES offered by Food Industries Credit Union for the loan types listed. The rate for which a Borrower may qualify may depend on the Borrower's collateral/loan-to-value percentage, repayment period, credit score, past credit performance, loan amount, and relationship with FICU. The periodic rate and ANNUAL PERCENTAGE RATE determined for a particular loan will be set forth on the Loan Transaction Advance voucher provided at the time the loan is made.

Effective May 18, 2012 (rates and fees subject to change without notice)

Sub-Account Description	Approximate Term**	Daily Periodic Rate	Annual Percentage Rate	Default Rate
New Auto 2010-2012 (never titled)	12 - 72	.01093 - .04517	3.99% - 16.49%	19.9%
Used Auto 2008-2009	12 - 60	.01641 - .04517	4.99% - 16.49%	19.9%
Used Auto 2006-2007	12 - 48	.01641 - .04791	5.99% - 17.49%	19.9%
Used Auto 2001-2005	12 - 36	.02189 - .05065	7.99% - 18.49%	19.9%
New or Used RV	12 - 72	.02328 - .03698	8.50% - 13.50%	19.9%
New or Used RV (minimum loan amount \$25K)	Max 84	.02602 - .03972	9.50% - 14.50%	19.9%
New or Used RV (minimum loan amount \$50K)	Max 120	.02876 - .04246	10.50% - 15.50%	19.9%
New Motorcycles & ATVs	12 - 48	.02465 - .03835	9.00% - 14.00%	19.9%
Used Motorcycles & ATVs	12 - 48	.02739 - .04109	10.00% - 15.00%	19.9%
Visa Gold VIP Credit Card	Revolving	.02164	7.9%	19.9%
Visa Gold Credit Card	Revolving	.02712	9.9%	19.9%
Visa Classic Credit Card	Revolving	.04082	14.9%	19.9%
Overdraft Protection Line of Credit	Revolving	.04082	14.9%	19.9%
Signature Loan	12 - 36	.04082 - .05452	14.90% - 19.90%	19.9%
Share Secured	12 - 60	.00956	3.49%	19.9%
Certificate Secured	Term of CD		CD Rate + 3.00%	19.9%
**Repayment period is based on the total amount borrowed				

- LATE FEE.** \$25.00 when payment is 11 days past due.
- DEFAULT RATE.** If your loan payment is received more than 5 days after the due date, three times or more in a calendar year, we will increase your interest rate to the maximum **default rate** in effect at that time. The payment will be increased to assure the loan is paid by the end of the original loan term.
- COLLECTION COST.** You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs, reasonable attorney fees for collections, garnishments and judgments, and the costs of any appeal by the Credit Union.
- COLLATERAL PROTECTION ADMINISTRATIVE FEE.** \$50.00 (non-refundable) assessed if a member fails to provide proof of insurance and FICU must obtain insurance to protect its security interest.
- SKIP PAYMENT.** You can skip your loan payment upon approval (consumer loans only - no mortgage loans or Visas). Skip Payment Fee - \$35.00 and is collected at the time of approved request.
- CONSUMER LOAN RE-PRICING FEE.** \$75.00 to adjust the interest rate with no other changes.
- RATES.** FICU will offer promotional rates from time to time. Default rate will apply.

