



UNFCU®

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LOANLINER

Credit/Security Agreement *PLUS*

CREDIT AND SECURITY AGREEMENT

This LOANLINER Credit and Security Agreement, which includes the Truth in Lending Disclosures, will be referred to as "the Plan." The Plan documents include this agreement and an Addendum. "You", "your" and "borrower" mean any person who signs the Plan. "Credit union", "we", "our" and "us" mean the Credit Union whose name appears on the Plan or anyone to whom the Credit Union transfers its rights under the Plan. This is a multi-state document which may be used to lend to borrowers in all states except Louisiana.

1. HOW THIS PLAN WORKS -- This is an open-end, multi-featured credit plan. We anticipate that, from time to time, you will borrow money (called "advances") under the Plan. **We are not required to make advances to you under the Plan and can refuse a request for an advance at any time.** The Addendum describes the different types of credit (called "subaccounts") available under the Plan, the current interest rate for each subaccount expressed as a daily periodic rate and corresponding annual percentage rate and other charges. It may also have other terms and a schedule for determining the payment amounts.

2. CREDIT LIMIT -- We may, but do not have to, establish a credit limit on certain subaccounts. If a credit limit is set for a subaccount, you promise not to exceed the established credit limit. If you exceed the credit limit, you promise to repay immediately the amount which exceeds the credit limit.

3. REPAYMENT -- You promise to repay all amounts you owe under the Plan plus interest. Payments are due on the last day of the month unless we set a different day at the time of an advance. If the Addendum has no payment schedule for a subaccount, your payment will be determined at the time of each advance. Payments must include any amount past due and any amount by which you have exceeded any credit limit you have been given for a subaccount. You may repay all or part of what you owe at any time without any prepayment penalty. Even if you prepay, you will still be required to make the regularly scheduled payments unless we agree in writing to a change in the payment schedule. If you have a joint sharedraft account, you will be responsible for paying all overdraft advances obtained by a joint holder of the sharedraft account. Unless otherwise required by law, payments will be applied to amounts owed under the Plan, in the manner the Credit Union chooses.

4. PLAN ACCESS -- You can obtain credit advances in any manner authorized by us. If we allow you to use your ATM/Debit card to access the Plan, you may be liable for the unauthorized use of your ATM/Debit card. You will not be liable for unauthorized use that occurs after you notify us, orally or in writing, of the loss, theft, or possible unauthorized use. If you believe your ATM/Debit card has been lost or stolen, immediately inform the Credit Union by calling or writing us at the telephone number or address that appears elsewhere in the Plan. If the card is used to obtain unauthorized advances directly from the Plan, your liability will not exceed \$50.00. If the unauthorized withdrawal is from a sharedraft account, your liability is governed by the Regulation E disclosures you received at the time you received your ATM/Debit card, even if the withdrawal results in an advance being made from your overdraft subaccount.

5. FINANCE CHARGE -- The dollar amount you pay for money borrowed is called a "finance charge" and begins on

the date of each advance. A finance charge will be computed separately for each separate balance under the Plan. To compute the finance charge, the unpaid balance for each day since your last payment (or since an advance if you have not yet made a payment) is multiplied by the applicable daily periodic rate. The sum of these amounts is the finance charge owed. The balance used to compute the finance charge is the unpaid balance each day after payments and credits to that balance have been subtracted and any additions to the balance have been made. In addition to interest, we may charge other finance charges which are disclosed on the Addendum. If the interest rate is a variable interest rate, the Addendum explains how the variable interest rate works.

6. SECURITY -- You pledge as security for the Plan all shares and dividends and, if any, all deposits and interest in all joint and individual accounts you have with us now and in the future. If a specific dollar amount is pledged for an advance, we will freeze shares in that account to the extent of the outstanding balance for the advance. Otherwise, your pledged shares may be withdrawn unless you are in default. **If credit union has a federal charter: Statutory Lien** -- If you are in default on a financial obligation to us, federal law gives us the right to apply the balance of shares and dividends in all individual and joint accounts you have with us to satisfy that obligation. After you are in default, we may exercise this right without further notice to you. (We have a federal charter if our name includes the term "Federal Credit Union.") **If credit union is state chartered, except in Ohio, Rhode Island, and Massachusetts:** We have a statutory lien on the shares and dividends and, if any, the deposits and interest in all individual and joint accounts you have with us and may exercise our rights under the lien to the extent permitted by state law. (We are state chartered if our name does not include the term "Federal Credit Union.") **For all borrowers: The statutory lien and/or your pledge will allow us to apply the funds in your account(s) to what you owe when you are in default.** The statutory lien and your pledge do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security.

Additional security for the Plan may be required at the time of an advance. If a subaccount identifies a type of property (such as "New Cars") you must give that type of property as security when you get an advance under that subaccount. A subaccount name such as "Other Secured" means you must provide security acceptable to us when you obtain an advance under that subaccount. Property you give as security will secure all amounts owed under the Plan and all other loans you have with us now or in the future, except any loan secured by your principal dwelling. Property securing other loans you have with us may also secure the Plan.

7. VOLUNTARY PAYMENT PROTECTION -- We may offer Voluntary Payment Protection to you. Voluntary Payment Protection is not necessary to obtain credit. If you purchase Voluntary Payment Protection from us, you authorize us to add the fees or insurance charges monthly to your loan balance and charge you interest on the entire balance. At our option we will change your payment or the period of time necessary to repay the loan balance. The rate used to determine the fees or insurance charges may change in the future. If the rate changes, we will provide any notices required by applicable law.

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IMPORTANT -- RETAIN FOR YOUR RECORDS

BORROWER COPY

CREDIT AND SECURITY AGREEMENT

8. PERIODIC STATEMENT -- On a regular basis you will receive a statement showing all transactions under the Plan during the period covered by the statement. Statements and notices will be sent to you at the most recent address you have given us in writing. Unless applicable law requires notice to each joint borrower, notice to any one of you will be notice to all.

9. JOINT ACCOUNTS -- If this is a joint account, each of you is individually and jointly responsible for paying all amounts owed. That means we can enforce our rights under the Plan against any one of you individually or against all of you together. If you give us inconsistent instructions, we can refuse to follow your instructions. Unless our written policy requires all of you to sign for an advance, each of you authorizes the other(s) to obtain advances individually and agrees to repay advances made to the other(s). Any joint accountholder may terminate the Plan by giving us prior written notice. If any of you terminate the Plan, the Plan is terminated for all of you. You remain liable individually and jointly for all advances incurred before termination.

10. FEES AND CHARGES -- If you give us a security interest in certain types of property, we may charge you a filing fee to perfect our interest in the property. If we do, the amount of the fee will be disclosed to you at the time you obtain an advance. We may also charge you other fees in connection with the Plan. Our current fees are disclosed on the Addendum and will be added to your loan balance unless you pay them in cash.

11. UPDATING CREDIT INFORMATION -- You promise that you will promptly give us written notice if you move, change your name or employment, or if any other information you provided to us changes. Upon our request, you also agree to provide us updated financial information.

12. DEFAULT -- *The following paragraph applies to borrowers in Idaho, Kansas, Maine and state chartered credit unions lending to South Carolina borrowers:* You will be in default if you do not make a payment of the amount required when it is due. You will also be in default if we believe the prospect of payment, performance, or realization on any property given as security is significantly impaired.

The following paragraph applies only to borrowers in Wisconsin: You will be in default if you fail to make a payment when due two times during any 12 month period. You will be in default if breaking any promise made under the Plan materially impairs your ability to repay what you owe or materially impairs the condition, value, or protection of or our right in any property you gave as security.

The following paragraph applies only to borrowers in Iowa: You will be in default if you are more than 10 days late in making a payment. You will also be in default if you do not comply with the terms of the Plan and your failure to comply materially impairs any property you gave as security or your ability to repay what you owe under the Plan.

The following paragraph applies to borrowers in all other states and federally chartered credit unions lending to South Carolina borrowers: You will be in default if you do not make a payment of the amount required when it is due. You will be in default if you break any promise you made under the Plan or if anyone is in default under any security agreement made in connection with an advance under the Plan. You will be in default if you die, file for bankruptcy, become insolvent, if you make any false or misleading statements in any credit application or update of credit information, or if something happens we believe may substantially reduce your ability to repay what you owe. You will also be in default under the Plan if you are in default under any other loan agreement with us. You will

be in default if any property you have given us as security is repossessed by someone else, seized under a forfeiture or similar law, or if anything else happens that significantly affects the value of the property or our security interest in it.

13. ACTIONS AFTER DEFAULT -- *The following paragraph applies to borrowers in Colorado, District of Columbia, Iowa, Kansas, Maine, Massachusetts, Missouri, Nebraska, West Virginia and state chartered credit unions lending to South Carolina borrowers:* When you are in default and after expiration of any right you have under applicable state law to cure your default, we can demand immediate payment of the entire unpaid balance under the Plan without giving you advance notice.

The following paragraph applies to federally chartered credit unions lending to South Carolina borrowers and to borrowers in all other states except Wisconsin: When you are in default, we can require immediate payment (acceleration) of the entire unpaid balance under the Plan. You waive any right you have to demand for payment, notice of intent to accelerate and notice of acceleration.

The following paragraphs apply to borrowers in all states except Wisconsin: If immediate payment is demanded, you will continue to pay interest until what you owe has been repaid at the applicable interest rates in effect or, if applicable, at the default rate disclosed on the Addendum. If a demand for immediate payment has been made, your shares and/or deposits can be applied towards what you owe as provided in the section above called "Security". We can also exercise any other rights given by law when you are in default.

You agree the Credit Union has the right to take possession of any property given as security under the Plan, without judicial process, if this can be done without breach of the peace. If we ask, you promise to deliver the property at a time and place we choose. If the property is a motor vehicle or boat, you agree that we may obtain a key or other device necessary to unlock and operate it, when you are in default. We will not be responsible for any other property, not covered by this Agreement, that you leave inside the property or that is attached to the property. We will try to return that property to you or make it available for you to claim.

After we have possession of the property, we can sell it and apply the money to any amounts you owe us. We will give you notice of any public disposition or the date after which a private disposition will be held. Our expenses for taking possession of and selling the property will be deducted from the money received from the sale. Those costs may include the cost of storing the property, preparing it for sale and attorney's fees to the extent permitted under state law or awarded under the Bankruptcy Code.

You must pay any amount that remains unpaid after the sale money has been applied to any unpaid balance under the Plan. You agree to pay interest on that amount at the same rate as the advance, or, if applicable at the default rate disclosed on the Addendum, until that amount has been paid.

The following paragraph applies only to Wisconsin borrowers: When you are in default and after expiration of any right you have under applicable state law to cure your default, we may require immediate payment of your outstanding loan balance under the Plan and seek possession of property given as security. You may voluntarily give the property to us if you choose, or we may seek to take possession of the property by judicial process. If we

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repossess the property, you agree to pay reasonable expenses incurred in disposing of the property. If the property is a motor vehicle, mobile home, trailer, snowmobile, boat or aircraft, you will also be required to pay any costs permitted by Section 422.413 of the Wisconsin Statutes. You must pay any amount that remains unpaid after the sale money has been applied to what you owe under the Plan. You agree to pay interest on any unpaid amount at the same rate as the advance, or, if applicable, at the default rate disclosed on the Addendum, until that amount is paid.

If the property is located outside Wisconsin at the time of default, we may take possession of the property without judicial process, if permitted by the state where the property is located.

14. CANCELLING OR CHANGING THE PLAN -- *The following paragraph applies only to state chartered credit unions lending to Illinois borrowers:* We have the right to change the terms of the Plan from time to time after giving you any advance notice required by law. Any change to the interest rate or other charges will apply to future advances.

The following paragraph applies only to borrowers in Wisconsin: We can change the terms of the Plan from time to time in accordance with Section 422.415 of the Wisconsin Statutes. You will be notified of any change in terms. An increase in the daily periodic rate under a variable rate interest rate is not considered a change in terms under the Plan. We can cancel the entire Plan or any part of the Plan at any time. You may cancel the Plan at any time by giving us prior written notice. Your obligation to pay the unpaid balances under the terms of the Plan continues whether you or the credit union cancel the Plan, except to the extent that your liability is limited by Section 422.4155 of the Wisconsin Statutes.

The following paragraph applies only to borrowers in Iowa: We can change the terms of the Plan from time to time after giving you any advance notice required by law. A change that increases the rate of finance charge or other charge, that increases the amount of your payments, or that otherwise adversely affects existing balances will apply to existing balances only if you agree to the change or you use the Plan after receiving notice that your use of the Plan means you agree the change applies to existing balances.

The following paragraph applies to all borrowers in all other states and federally chartered credit unions lending to Illinois borrowers: We have the right to change the terms of the Plan from time to time after giving you any advance notice required by law. Any change in the interest rate will apply to future advances, and at our discretion, and subject to any requirements of applicable law, will also apply to unpaid balances.

The following paragraph applies to all but Wisconsin borrowers: An increase in the daily periodic rate under a variable interest rate is not considered a change in terms under the Plan. We can cancel the entire Plan or any part of the Plan at any time. You may cancel the Plan at any time by giving us prior written notice. Your obligation to pay the unpaid balances under the terms of the Plan continues whether you or the Credit Union cancel the Plan.

Paragraphs 15 through 23 apply to any property you give as security.

15. THE SECURITY FOR THE PLAN -- You give us what is known as a security interest in all property described in any receipt, voucher or other document you receive for an advance ("the Advance"). The security interest you give includes all accessions. Accessions are things which are attached to or installed in the property now or in the future. The security interest also includes any replacements for the property which you buy within 10 days of the Advance or

any extensions, renewals or refinancing of the Advance. It also includes any money you receive from selling the property or from insurance you have on the property. If the value of the property declines, you promise to give us more property as security if asked to do so.

16. WHAT THE SECURITY INTEREST COVERS/CROSS COLLATERAL PROVISIONS -- The security interest secures the Advance described in the receipt, voucher or any other document you receive at the time of the Advance and any extensions, renewals or refinancings of the Advance. It also secures any other advances you have now or receive in the future under the Plan and any other amounts or loans, including any credit card loan, you owe us for any reason now or in the future, except any loan secured by your principal residence. If the property is household goods as defined by the Federal Trade Commission Credit Practices Rule, the property will secure only the Advance and not other amounts you owe.

17. OWNERSHIP OF THE PROPERTY -- You promise that you own all property you give as security or if the Advance is to buy the property, you promise you will use the Advance for that purpose. You promise that no one else has any interest in or claim against the property that you have not already told us about. You promise not to sell or lease the property or to use it as security for a loan with another creditor until the Advance is repaid. You promise you will allow no other security interest or lien to attach to the property either by your actions or by operation of law.

18. PROPERTY INSURANCE, TAXES AND FEES -- You must maintain property insurance on all property that you give as security under the Plan. You may purchase the property insurance from anyone you choose who is acceptable to the Credit Union. The amount and coverage of the property insurance must be acceptable to us. You may provide the property insurance through a policy you already have, or through a policy you get and pay for. You promise to make the insurance policy payable to us and to deliver the policy or proof of coverage to us if asked to do so.

If you cancel your insurance and get a refund, we have a right to the refund. If the property is lost or damaged, we can use the insurance settlement to repair the property or apply it towards what you owe. You authorize us to endorse any draft or check which may be payable to you in order for us to collect any refund or benefits due under your insurance policy. You also promise to pay all taxes and fees (like registration fees) due on the property.

If you do not pay the taxes or fees on the property when due or keep it insured, we may pay these obligations, but we are not required to do so. Any money we spend for taxes, fees or insurance will be added to the unpaid balance of the advance and you will pay interest on those amounts at the same rate you agreed to pay on the advance. We may receive payments in connection with the insurance from a company which provides the insurance. We may monitor our loans for the purpose of determining whether you and other borrowers have complied with the insurance requirements of our loan agreements or may engage others to do so. The insurance charge added to an advance may include (1) the insurance company's payments to us and (2) the cost of determining compliance with the insurance requirements. If we add amounts for taxes, fees or insurance to the unpaid balance of an advance, we may increase your payments to pay the amount added within the term of the insurance or approximate term of the advance.

19. INSURANCE NOTICE -- If you do not purchase the required property insurance, the insurance we may purchase and charge you for will cover only our interest in

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the property. The premium for this insurance may be higher because the insurance company may have given us the right to purchase insurance after uninsured collateral is lost or damaged. The insurance will not be liability insurance and will not satisfy any state financial responsibility or no fault laws.

20. PROTECTING THE SECURITY INTEREST -- If your state issues a title for the property, you promise to have our security interest shown on the title. We may have to file what is called a financing statement to protect our security interest from the claims of others. If asked to do so, you promise to sign a financing statement. You promise to do whatever else we think is necessary to protect our security interest in the property. You promise to pay all costs, including but not limited to any attorney fees, we incur in protecting our security interest and rights in the property, to the extent permitted by applicable law.

21. USE OF PROPERTY -- Until the Advance has been paid off, you promise you will: (1) Use the property carefully and keep it in good repair. (2) Obtain our written permission before making major changes to the property or changing the address where the property is kept. (3) Inform us in writing before changing your address. (4) Allow us to inspect the property. (5) Promptly notify us if the property is damaged, stolen or abused. (6) Not use the property for any unlawful purpose. (7) Not to retitle property in another state without telling us

22. NOTICE TO NORTH DAKOTA BORROWERS PURCHASING A MOTOR VEHICLE -- THE MOTOR VEHICLE IN THIS TRANSACTION MAY BE SUBJECT TO REPOSSESSION. IF IT IS REPOSSESSED AND SOLD TO SOME-

ONE ELSE, AND ALL AMOUNTS DUE TO THE SECURED PARTY ARE NOT RECEIVED IN THAT SALE, YOU MAY HAVE TO PAY THE DIFFERENCE.

23. NOTICE FOR ARIZONA OWNERS OF PROPERTY -- It is unlawful for you to fail to return a motor vehicle that is subject to a security interest, within thirty days after you have received notice of default. The notice will be mailed to the address you gave us. It is your responsibility to notify us if your address changes. The maximum penalty for unlawful failure to return a motor vehicle is one year in prison and/or a fine of \$150,000.

24. DELAY IN ENFORCING RIGHTS AND CHANGES IN THE PLAN -- We can delay enforcing any of our rights under this Plan any number of times without losing the ability to exercise our rights later. We can enforce this Plan against your heirs or legal representatives. If we change the terms of the Plan, you agree that this Plan will continue to protect us.

25. CONTINUED EFFECTIVENESS -- If any part of this Plan is determined by a court to be unenforceable, the rest will remain in effect.

26. NOTICE TO UTAH BORROWERS -- This written agreement is a final expression of the agreement between you and the Credit Union. This written agreement may not be contradicted by evidence of any oral agreement.

27. The following is required by Vermont law -- **NOTICE TO CO-SIGNER** -- YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

YOUR BILLING RIGHTS -- KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT. If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay a credit card account automatically from your share account or share draft account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE. We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to send statements to you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to

pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your statement was correct.

SPECIAL RULE FOR CREDIT CARD PURCHASES. If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

CUNA Mutual Insurance Society

P.O. Box 391 • 5910 Mineral Point Road • Madison, WI 53701-0391
Phone 800/356-2644**CERTIFICATE OF INSURANCE**
Credit Disability

(Called We)

Within 15 days after you receive this Certificate, you have the right to return the Certificate to the credit union for cancellation and any premium paid by you will be immediately returned.

We certify that while we are paid the premiums for the Group Policy by the credit union as they become due, you are insured for the coverage marked in the Schedule, subject to the terms of the Group Policy issued to the credit union.

BENEFITS

Benefits are paid to your credit union to pay off or reduce your loan. If the benefits are more than the balance of your loan, the difference will be paid to you if you are living or to the Beneficiary named by you, if any, or to your estate.

Total Disability Insurance Benefit. If you are insured for disability coverage, we will pay a benefit if you file written proof that you became totally disabled while insured and continue to be totally disabled for longer than the period stated in the Schedule. Payment will be calculated beginning with the day shown in the Schedule.

The monthly benefit for each month of your disability to be compensated will be equal to the minimum monthly payment required on your loan on the date you became disabled. For a partial month, each daily benefit will be equal to 1/30th of the monthly benefit. Our monthly benefit payment will not exceed the Maximum Monthly Total Disability Benefit stated in the Schedule.

Our benefit payments will stop on the date:

1. you are not totally disabled any more; or if earlier,
2. the insured portion of your loan has been repaid or otherwise stops; or
3. of your death.

Definition of Total Disability. During the first 12 consecutive months of total disability, Total Disability means that you are not able to perform most of the duties of your occupation because of a medically determined sickness or accidental injury and are under the care and treatment of a physician. After the first 12 consecutive months of Total Disability, the definition changes and requires that you not be able to perform the duties of any occupation for which you are reasonably qualified by education, training or experience. You will be required to give us proof of your continuing Total Disability from time to time.

If your Total Disability recurs within seven (7) days after you have recovered from that period of total disability, we will consider this a continuation of that period of total disability. However, if your total disability recurs more than seven (7) days after you have recovered, we will consider it a new period of total disability.

EXCLUSIONS AND RESTRICTIONS

Total Disabilities Not Covered. We won't pay a claim for any advance on a loan or return your disability insurance premium if your Total Disability:

1. begins within six (6) months after the effective date of insurance on the advance and results from any disease (exclusive of acute infectious diseases of the upper respiratory tract and other diseases generally considered medically as not affecting future health) or bodily injury for which you received medical advice, diagnosis or treatment at any time within the six (6) month period immediately preceding the effective date of insurance on the advance.

WHEN INSURANCE STOPS

This insurance automatically stops:

1. on the last day of the month in which we receive your written request to stop the insurance; or if earlier,
2. on the last day of the month in which you withdraw your authorization for the addition of charges for the insurance to your loan; or
3. on the date your loan stops; or
4. on the last day of the month in which you are three (3) months delinquent in any payment on your loan; or
5. on the date the Group Policy stops; or
6. on the date of your death; or
7. on the date your loan is transferred to a creditor other than the credit union.

WHAT THE CONTRACT IS AND HOW YOUR STATEMENTS AFFECT IT

The Group Policy, the Application for the Group Policy and the attached Member's Application are the complete contract of insurance. All statements made by you are considered to have been made to the best of your knowledge and belief. No statement can be used to void this insurance or deny a claim unless that statement is signed by you. After two (2) years from the date of insurance, no statement made by you can be used to void this insurance or deny a claim.

HOW TO FILE A TOTAL DISABILITY CLAIM

You must contact us or your credit union about your total disability claim when you are eligible for benefits. Your credit union will provide you with claim forms or you can simply send us written proof of your disability. That proof must show the date and the cause of the total disability and how serious it is, and it must be signed by a physician or a chiropractor. The initial proof should be for the initial period of total disability, after you have completed the Waiting Period or Elimination Period. After that, we will require proof of your continued disability, from time to time.

You must send proof to us within 90 days after your total disability stops. If you cannot send proof to us within 90 days, you must do so as soon as you can. Unless you have been legally incapable of filing proof of total disability, we won't accept it if it is filed after one (1) year from the time it should have been filed. You can't start any legal action until 60 days after you send us proof of your total disability and you can't start any legal action more than three (3) years after you send the proof.

CONFORMITY WITH STATE STATUTES

Any part of the Group Policy which, on the Effective Date of the Group Policy, conflicts with the statutes of the state where the Group Policy was delivered is changed to conform to the minimum standards of those statutes.

PHYSICAL EXAMINATION

We, at our own expense, have the right, and you must allow us the opportunity, to examine your person as often as is reasonably required while a claim is pending.



United Nations Federal Credit Union

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www.unfcu.org

Credit Life Protection Agreement

This Credit Life Protection agreement (the "Agreement") provides for cancellation of all or some of your eligible debt, up to the stated limits, in the event of your death. The words "you" and "your" refer to the person receiving protection under the Agreement. The words "us", "we", and "our" refer to the United Nations Federal Credit Union ("UNFCU").

Eligibility — Debt cancellation in accordance with the terms of this Agreement is available to the member whose signature appears first on the loan note or, in the case of credit cards, the primary card holder. Co-signers and/or authorized users are not eligible for debt cancellation. You must be under age 70 on the date the loan is disbursed or you incur the debt, as applicable. Debt cancellation under this Agreement will stop when you turn 70. If you misstate or misrepresent your age, we will not cancel your debt. Notwithstanding the foregoing, the benefits provided under this Agreement are available to all UNFCU members at no cost. There is no need to sign up for the benefits provided hereunder.

Coverage - The amount of debt cancellation is equal to the covered balance of your loan on the date of your death, but will not exceed 55,000 USD per member for eligible consumer loans and 20,000 USD for eligible credit card loans. If the total balance of your loan(s) exceeds this amount, the excess will not be cancelled. If you have more than one loan, this limit applies to the sum of all of your loans. With respect to a refinanced or open-end loan, any money newly advanced will be treated as a new loan subject to all terms and limitations described herein. Payments made on a refinanced or open-end loan will be applied first to reduce the previously covered portion of said refinanced or open-end loan. This Agreement is not an insurance product, and no payments will be made directly to you or anyone else on your behalf.

Exclusions and Limitations — (1) There is no debt cancellation for loans which are excluded from coverage. Excluded loan classes are charged-off loans, first mortgage real estate loans, and personal loans secured by first or second mortgage real estate. (2) Pre-existing Condition(s): Your debt will not be eligible for cancellation if your death results from an illness or injury for which you received medical advice, consultation or treatment within the 6-month period prior to the date you received your loan disbursement or otherwise incurred the debt. We will not apply the pre-existing condition limitation if: (a) you die 6 months or more after the date of the loan disbursement or otherwise incurred the debt, or (b) the total debt to be cancelled is 500 USD or less. (3) Any claim under this Agreement must be filed and/or communicated to UNFCU no later than six (6) months from the date of death in order to be eligible for debt cancellation.

Modification, Termination, Waiver - This Agreement may be modified at any time without prior notice to you. UNFCU can terminate this Agreement at its discretion and will provide proper notice to you should we do so. This Agreement will automatically end in any one of the following circumstances: (1) the balance of your account is charged off; (2) you file for bankruptcy protection; (3) you make false statements about your eligibility; (4) you pay your account in full, close your account, or your account is otherwise terminated; (5) your account is transferred to another non-affiliated creditor; or (6) 30 days after we tell you we are terminating the Agreement. We reserve the right, at our sole discretion, to waive any requirements or other provisions of this Agreement. However, if we do so, we will not be obligated to waive the same requirement(s) or provision(s) in any other situation or for any other person, and our waiver of one or more requirements or provisions will not constitute a waiver of any other requirements or provisions.

Contact: For questions about the Agreement, you or your representative should contact us at + 1 347-686-6000 or 1-800-891-2471 between 8:00 a.m. and 8:00 p.m. EST, Monday through Friday, excluding holidays, or by writing: UNFCU Plan Administrator, 24-01 44th Road, Long Island City, NY 11101.



Loanliner Addendum

United Nations Federal Credit Union
 Court Square Place
 24-01 44th Road
 Long Island City, NY 11101
 T 347 686 6000 email@unfcu.com
 F 212 686 6400 www.unfcu.org

EFFECTIVE DATE: 23 November 2009

Please note that this Addendum becomes a part of your LOANLINER® Credit and Security Agreement. It replaces any Addendum dated prior to 23 November 2009. Please keep this attached to your LOANLINER® Agreement.

Loan Type	Introductory APR	Intro Daily Periodic Rate	% Above Index	Approx. Term (in months)	Current Daily Periodic Rate	Current APR
Checking Line of Credit	Not applicable		10.00%		0.027397%	10.00%
Variable Rate Signature	6.50%	0.017808%	4.00%	60	0.019863%	7.25%
Fixed Rate Signature	Not applicable			60	0.026027%	9.50%
Variable Rate Overseas Home Loan	8.95%-10.95%	0.024521%-0.030000%	5.50%-7.50%	60	0.023973%-0.029452%	8.75%-10.75%
Fixed Rate Overseas Home Loan	Not applicable			60	0.028767%-0.034247%	10.50%-12.50%
90 Days Same as Cash	0%	0.000000%	4.50%	60	0.021233%	7.75%
Variable Debt Consolidation	10.95%-13.95%	0.030000%-0.038219%	7.00%-10.00%	60	0.028082%-0.036301%	10.25%-13.25%
Fixed Debt Consolidation	Not applicable			60	0.035479%-0.043699%	12.95%-15.95%
Variable Home Improvement	7.50%	0.020548%	4.00%	60	0.019863%	7.25%
Fixed Home Improvement	Not applicable			60	0.023973%	8.75%
Share Secured	Not applicable		1.50%	60	0.005479%	2.00%
Certificate Secured	Not applicable		1.50%	60		
Variable Secured Auto	4.50%	0.012329%	1.00%	60	0.011644%	4.25%
Fixed Secured Auto	Not applicable			60	0.013699%	5.00%
Variable Overseas Auto	6.25%	0.017123%	2.00%	60	0.014384%	5.25%
Fixed Overseas Auto	Not applicable			60	0.021233%	7.75%
Variable Education	7.45%	0.020411%	4.50%	60	0.021233%	7.75%
Fixed Education	Not applicable			60	0.022603%	8.25%

Variable Rate: The Introductory Annual Percentage Rate (APR) is fixed for six (6) months from the effective date of the loan. On the 7th month the APR will change based on the highest Prime Rate (Index) published in the Wall Street Journal on the last day of the preceding month plus the applicable percentage shown in the "% Above Index" column above. Thereafter, the APR is subject to change on the first day of each month based on the highest Prime Rate (Index) published in the Wall Street Journal on the last day of the preceding month plus the applicable percentage shown in the "% Above Index" column above. Any interest rate increase will require more payments of the same amount. The maximum APR is set by the Federal Credit Union Act. Regardless of the Prime Rate as described above, in no event will the Annual Percentage Rate be lower than 4.00% during the life of the loan. If there is an existing balance on the date of an advance, the new advance will be added to the existing balance and the entire amount will be subject to the APR at the time of the new advance.

Refinance of existing UNFCU loan: Refinance requests of existing loans will be considered only after 6 months from the open date with a minimum of US \$2,500 in additional new money in order to receive the current UNFCU introductory rate. These refinances will be subject to requalification based on credit worthiness at time of the refinance application.

Certificate Secured: The APR for loans secured by certificates (the "certificate") will be the dividend rate being applied on the certificate used as security (Index) plus the applicable percentage rate, shown in the "% Above Index" column. Certificates offered as security must be renewed until the loan is completely paid. If the certificate is not renewed before the loan is paid in full, you will be in default. When the certificate is renewed, the APR will change to reflect the new dividend rate being applied on the new certificate. Any interest rate increase will require more payments of the same amount. If the certificate matures before the loan is repaid and the certificate is not renewed, the APR will change to the variable rate signature loan advance rate in effect at the time.

Share Secured: The APR for share secured loans will be based on the previous month's dividend rate paid on regular savings accounts (Index) plus the applicable percentage shown in the "% Above Index" column. The APR is subject to change on the first day of each month to reflect any change in the index. Any interest rate increase will require more payments of the same amount.

Risk-based Lending: The APR you receive for debt consolidation and overseas home loan advances will be within the range disclosed above and is based on loan purpose and certain creditworthiness criteria. Ask a UNFCU Loan Centre Representative for the rate you qualify for.

Collection Costs: You promise to pay all costs of collecting the amount you owe; including court costs and reasonable attorney fees.

Minimum Payments: The minimum payment for a checking line of credit (LOC) will be 1% of the balance outstanding plus any daily accrued interest since the last billing date. Payments will be due on the last business day of the month unless a different date is set by UNFCU at the time of an advance. Payments will be automatically deducted from your checking or savings account when due. Your monthly UNFCU account statement will disclose payment and advance transactions to you. If there is an existing balance on the date of an advance, the new advance will be added to the existing balance and the entire amount will be subject to the APR at the time of the new advance.

Loans By Mail: If the LOANLINER® advance request is being made by mail, interest begins when the loan proceeds are disbursed.

Corrections: UNFCU may correct any errors or omissions in the LOANLINER® Credit Agreement or the present Addendum and mail you a corrected copy. You agree to assist UNFCU in perfecting its rights to any security pledged as collateral under the LOANLINER® Plan.

Late Payment Charge: A late payment fee of US \$10 will be assessed on your account each time you fail to make the minimum monthly payment within fifteen (15) days of the payment due date.

Deduction from Final Entitlements: If payroll deduction is a condition of your loan or VISA, you agree to make the necessary arrangements to direct your employer to deduct the required monthly payment from your payroll and to remit such amount directly to UNFCU for the duration of the loan term. In the event that you take leave without pay, you hereby agree to make the necessary arrangements to ensure the regular monthly repayment of the loan or VISA. You agree to give written notice to UNFCU in advance and as soon as possible, if and when you take leave without pay or cease to be employed.

In the event that you cease to be employed for any reason whatsoever before such loan or VISA balance is paid in full, you hereby authorize your employer to deduct from your UN or UN agency final entitlements any money necessary to satisfy any UNFCU loan or VISA balance, including interest and fees, due UNFCU. Should the final entitlements be insufficient to repay all monies due UNFCU, you understand that you are responsible for the remaining monies due and promise to repay these monies as scheduled by UNFCU.

You understand that these authorizations are permanent and irrevocable.

Security Interest for Secured Automobile Loans: The member agrees to provide UNFCU with a security interest in the vehicle purchased with funds from the proceeds of the loan advance. If a state issues a title for the vehicle purchased, the member promises to have UNFCU's security interest shown on the title. UNFCU may file what is called a financing statement to protect its security interest. By accepting the loan, the member gives permission to UNFCU to file any such financing statement and to do whatever else UNFCU deems is necessary to protect its security interest in the vehicle. If the security interest of UNFCU has not been protected within 60 days of the loan opening date, and the member has not provided the required assistance to allow UNFCU to protect its security interest, then UNFCU at its sole discretion will convert the loan to an UNSECURED loan. The interest rate on the loan will immediately be adjusted to the corresponding signature loan rate plus 2.00%. In no event shall the rate exceed 18.00% or any lower rate as required by law.