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LOANLINER.

Addendum

Addendum Date: October 18, 2011

This Addendum is incorporated into and becomes a part of your LOANLINER® Credit Agreement. Please keep this attached to your LOANLINER® Credit Agreement.

Subaccount Name	Approximate Term	Account Opening Disclosure		Daily Periodic Rate
		Interest Rate and Interest Charges		
		Annual Percentage Rate (APR)		
Share Secured	24	4.50%		0.0123%
Certificate Secured	24	4.50%		0.0123%
2011-2012 New Vehicles * financing up to 85 % of MSRP	36	6.00%		0.0164%
	48	6.25%		0.0171%
	60	6.50%		0.0178%
	72	6.75%		0.0184%
2011-2012 New Vehicles * financing more than 85% of MSRP	36	6.50%		0.0178%
	48	6.75%		0.0184%
	60	7.00%		0.0191%
	72	7.25%		0.0198%
2010-2011 Used Vehicles * financing NADA trade	36	6.25%		0.0171%
	48	6.50%		0.0178%
	60	6.75%		0.0184%
	72	7.00%		0.0191%
2010-2011 Used Vehicles * financing more than NADA trade	36	6.75%		0.0184%
	48	7.00%		0.0191%
	60	7.25%		0.0198%
	72	7.50%		0.0205%
2008-2009 Used Vehicles * financing NADA trade	36	6.75%		0.0184%
	48	7.00%		0.0191%
	60	7.25%		0.0198%
2008-2009 Used Vehicles * financing more than NADA trade	36	7.25%		0.0198%
	48	7.50%		0.0205%
	60	7.75%		0.0212%
2006-2007 Used Vehicles * financing NADA trade	36	7.25%		0.0198%
	48	7.50%		0.0205%
2006-2007 Used Vehicles * financing more than NADA trade	36	7.75%		0.0212%
	48	8.00%		0.0219%
2004-2005 Used Vehicles * financing NADA trade	24	7.50%		0.0205%
	36	7.75%		0.0212%
2004-2005 Used Vehicles * financing more than NADA trade	24	8.00%		0.0219%
	36	8.25%		0.0226%
2002-2003 Used Vehicles* financing NADA trade	24	8.00%		0.0219%
2002-2003 Used Vehicles* financing more than NADA trade	24	8.25%		0.0226%

Subaccount Name	Approximate Term	Account Opening Disclosure		Daily Periodic Rate
		Interest Rate and Interest Charges		
		Annual Percentage Rate (APR)		
2011-12 New Recreational** financing up to 85% of sticker	30	9.25%		0.0253%
2011-12 New Recreational** financing more than 85% of sticker	30	10.00%		0.0273%
2010-11 Used Recreational** financing NADA trade	30	10.25%		0.0280%
Used 2010-11 Recreational** financing more than NADA trade	30	10.50%		0.0288%
Signature Loan \$200 - \$500	6	16.00%		0.0438%
Signature Loan \$501 - \$1,000	12	14.00%		0.0384%
Signature Loan \$1,001 - \$1,200	18	14.00%		0.0384%
Signature Loan \$1,201 - \$2,000	24	14.00%		0.0384%
Signature Loan \$2,001 - \$3,500	36	14.00%		0.0384%
Signature Loan \$3,501 - \$5,000	48	14.00%		0.0384%
Signature Loan \$5,001 - \$7,500	54	14.00%		0.0384%
Signature Loan \$7,501 and above	60	14.00%		0.0384%
Line of Credit	29	11.00%		0.0301%
911 Loan	6	29.95%		0.0821%
911 Line of Credit	12	29.95%		0.0821%
		Paying Interest	You will be charged interest from the transaction date.	
Fees				
Transaction Fees				
• 911 Processing Fee		\$20.00		
Penalty Fees				
• Late Charge		\$15.00		
• Returned Payment Fee		\$ 5.00		

How We Will Calculate Your Balance: We will use a balance computation method called daily balance. See your account Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

Transaction Fees: 911 Processing Fee: This fee is applicable only for 911 Loans and Disbursements.

Late Charge: This fee is charged when a loan payment is received more than 10 calendar days late. This fee is assessed per monthly late payment.

Returned Payment Fee: This fee is applicable when a payment made by check or money order is returned to us as unpaid for any reason.

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 on any security for the Plan including court costs, collection agency fees and reasonable attorney's 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 post judgment proceedings.

X

BORROWER 1 SIGNATURE

DATE

X

BORROWER 2 SIGNATURE

DATE

*Vehicles are defined as automobiles, trucks, motorcycles and campers. **Recreational is defined as jet skis, 4 wheelers, off road motor bikes and scooters smaller than 191 cc.