



Cal State L.A. Federal Credit Union

2445 Mariondale Ave, Los Angeles CA 90032
(323) 505-2600 * Fax (323) 505-2613



ADDENDUM

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

How to compute the FINANCE CHARGES

The unpaid principal balance for each day is multiplied by the daily periodic rate to determine the FINANCE CHARGE for that day. The sum of these daily charges is the FINANCE CHARGE you will pay. The unpaid principal balance is the balance which is in your account at the close of business after all transactions, including payments and new borrowings, have been entered. FINANCE CHARGES will be imposed from the date of disbursement. There is no free period.

PREFERRED RATES

The consumer lending rates listed below (except Extended Education and Share Secured) can be reduced by 1% maximum discount if the following conditions have been met: FULL SERVICE MEMBER

Active checking account Direct Deposit Automatic transfer of loan payments

ANNUAL PERCENTAGE RATE

The annual percentage rate and term you receive for a loan is based on your credit score (empirica score), credit criteria, Credit Union history, and account relationships.

Loan Type	Empirical Score	Annual Percentage Rate	Annual Percentage Rate with Discount	Daily Periodic Rate	with discount
LINE OF CREDIT					
	730+	10.25	9.25	.028082%	.025342%
	729-670	12.25	11.25	.033561%	.030821%
	669-640	14.25	13.25	.039041%	.036301%
	639-610	15.50	14.50	.042465%	.039726%
	609-580	16.50	15.50	.045205%	.042465%
	579-549	17.90	16.90	.049041%	.046301%

Repayment on Lines of Credit based on 3% of the loan balance at the most recent advance; or \$25, whichever is greater. Payments are due monthly.

NEW AUTOS Dealer invoice including tax

730+	6.90	5.90	.018904%	.016164%
729-670	7.90	6.90	.021643%	.018904%
669-640	8.90	7.90	.024383%	.021643%
639-610	12.50	11.50	.034246%	.031506%
609-580	15.50	14.50	.042465%	.039726%
579-549	17.90	16.90	.049041%	.046301%

USED AUTOS, RV, AND MOTORCYCLE Blue book range, REFI, private party or dealer

730+	7.90	6.90	.021643%	.018904%
729-670	8.90	7.90	.024383%	.021643%
669-640	10.90	9.90	.029863%	.027123%
639-610	13.50	12.50	.036986%	.034246%
609-580	16.50	15.50	.045205%	.042465%
579-549	17.90	16.90	.049041%	.046301%

EXTENDED EDUCATION (up to \$3500) 12.00% **12.00** .032876%

(LOAN CHECKS MADE PAYABLE TO CSULA ONLY. SORRY NO DEFERRED PAYMENT.)

SHARE SECURED: 3% OVER EARNINGS – see REGULAR/CERTIFICATE SECURED SHARE ADVANCES, pg2.

REPAYMENT SCHEDULE

Rates/ approximate terms are based on your credit rating, credit criteria, and Credit Union history and account relationships.

AMOUNT RANGE	TERMS
\$ 3000.01 -- \$13,000.00	48 MONTHS MAXIMUM
\$13,000.01 -- \$20,000.00	60 MONTHS MAXIMUM
\$20,000.01 -- \$25,000.00	72 MONTHS MAXIMUM
\$25,000.01 AND ABOVE	84 MONTHS MAXIMUM

REGULAR SHARE SECURED ADVANCES

The ANNUAL PERCENTAGE RATE (APR) for regular share secured advances will be fixed at 3 percentage points above the dividend rate being paid on the regular shares that are being pledged for security, The ANNUAL PERCENTAGE RATE and corresponding daily periodic rate will be shown on the loan advance voucher.

CERTIFICATE SECURED SHARE ADVANCES

The ANNUAL PERCENTAGE RATE (APR) for certificate secured advances will be fixed at 3 Percentage points above the dividend rate being paid on the certificate that is pledged for security. The entire remaining unpaid balance will be due and payable upon maturity of the certificate. The ANNUAL PERCENTAGE RATE and corresponding daily periodic rate will be shown on the loan advance voucher.

LINE OF CREDIT RATE INCREASE

Your ANNUAL PERCENTAGE RATE (APR) will be increased to 17.9% which corresponds to a daily periodic rate of .049041% if you fail to make payment within 32 days of your payment due date, which rate may not thereafter be reduced. This will result in less of the minimum monthly payment applied to the principal payment.

LATE CHARGES

A late charge of 20% of the interest due, or \$25.00, whichever is greater, will be charged for each payment received more than 4 days after the due date. See addendum for additional charges relating to late payments.

COLLECTION COST

If the loan is in default the Credit Union without notice can declare this account to be immediately due and payable. The total unpaid balance, as well as the finance charge to date must be paid. In addition the borrower will pay all collection cost, including reasonable attorney's fees.

EFFECTIVE DATE
4/16/08

PLAN NUMBER
042-0616-9