



LOANLINER® Addendum

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This addendum is incorporated into and becomes a part of your LOANLINER® Credit Agreement. Please keep this attached to your LOANLINER® Credit Agreement. The ANNUAL PERCENTAGE RATES, corresponding daily periodic rates and amount and due date for payments for each loan sub account are shown below. If there is no payment schedule, the amount and due date of payments will be determined at the time of each advance and disclosed on the Advance Request Voucher. The Annual Percentage Rates shown below are ranges of interest rates, the rate borrower(s) pay will be determined by the borrowers credit worthiness at the time of each advance, and will be disclosed at that time. Other charges that may be imposed are also shown below (*i.e., late charges, filing fees, collection costs*). We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

Effective Date: December 1, 2009

Replaces Addendum dated: November 1, 2009

FIXED RATE

Sub Account Description	% of Value Amount Financed	ANNUAL PERCENTAGE RATE RANGE	Daily Periodic Rate RANGE	Approximate Maximum Term
Automobiles* Model Years 2009-1999	90% - 100%	4.99% - 16.50%	.013671% to .045205%	5 years
Recreational Vehicles, New* (boats/campers/motor homes)	90% - 100%	6.75% - 10.75%	.018493% to .029452%	5 years
	90% - 100%	7.75% - 11.75%	.021233% to .032192%	10 years
Recreational Vehicles, Used* (boats/campers/motor homes)	90% - 100%	8.75% - 12.75%	.023973% to .034932%	5 years
	90% - 100%	9.75% - 13.75%	.026712% to .037671%	10 years
Other Secured, New* (motorcycle/horse trailer/ towing vehicle/jet skis/tractor)	90% - 100%	6.75% - 10.75%	.018493% to .029452%	5 years
Other Secured, Used* (motorcycle/horse trailer/ towing vehicle/jet skis/tractor)	90% - 100%	9.25% - 13.25%	.025342% to .036301%	5 years
Mobile Homes-New	90% -100%	8.75% - 12.75%	.023973% to .034932%	12 years
Mobile Homes-Used	90%	10.75% - 14.75%	.029452% to .040411%	7 years

VARIABLE RATE

PRIME RATE FOR December = 3.25

Sub Account Description	% of Value Amount Financed	ANNUAL PERCENTAGE RATE RANGE	Daily Periodic Rate RANGE	Approximate Maximum Term
Education Loan		3.25% - 5.25%	0.008904% to 0.014384%	10 years
Graduate Student Loan		8.25%	0.022603%	20 years

VARIABLE RATE INDEX VALUE FOR December = 1.37

Sub Account Description	% of Value Amount Financed	% Above Index Range	Minimum Payment per \$1,000	ANNUAL PERCENTAGE RATE RANGE	Daily Periodic Rate RANGE	Approximate Maximum Term
Recreational Vehicles, New*	90% - 100%	4.00% - 13.75%		5.37% - 15.12%	.014712% to .041425%	5 or 10 years
Recreational Vehicles, Used*	90% - 100%	6.00% - 15.75%		7.37% - 17.12%	.020192% to .046904%	5 or 10 years
Other Secured, New* (motorcycle/horse trailer/ towing vehicle/jet skis/tractor)	90% - 100%	4.00% - 13.75%		5.37% - 15.12%	.014712% to .041425%	5 years
Other Secured, Used*	90% - 100%	6.00% - 15.75%		7.37% - 17.12%	.020192% to .046904%	5 years
Signature (line of credit)		6.50% - 16.25%	\$23.00	7.87% - 17.62%	.021562% to .048274%	
Signature		6.50% - 16.25%		7.87% - 17.62%	.021562% to .048274%	5 years

Conditions: *Monthly payments determined by approximate term of advance – minimum payment \$150.00

	% of Value Amount Financed	How Variable Rate Determined	Minimum Payment Per \$1,000	Annual Percentage Rate	Daily Periodic Rate
IBM Stock, Secured (LOC)	70%	index + 2.00%	\$15.00	3.37%	.009233%
Other Stock/Mutual Funds	50%	index + 2.00%	\$15.00	3.37%	.009233%
Shared Secured (LOC)	100%	index + 1.00%	\$12.50	2.37%	.006493%

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ANNUAL PERCENTAGE RATE (APR)

The ANNUAL PERCENTAGE RATE for variable rate advances (*new advances and existing balances*) will change on the first of each month based on the average weekly yield on United States Treasury Securities adjusted to a constant maturity of three (3) years (*Index*) as made available by the Federal Reserve Board, plus the percentage above index stated or both prime indices as disclosed in product specific disclosures. The APR will never exceed the maximum rate permitted under the Federal Credit Union Act. A rate increase will not change the amount of your payment; instead you will make more payments of the same amount.

If you are in default, APR may increase to the maximum rate permitted by law under the Federal Credit Union and the Regulations of the National Credit Union Administration. The Credit Union reserves the right to change the Index as necessary with proper notification.

MINIMUM PAYMENTS

Your minimum payment on variable rate loans is calculated after each advance. The amount of payment for all other subaccounts will be determined at the time of the advance on the accompanying voucher. Election of automobile warranty may increase the period of time necessary to repay the loan advance.

Minimum payment on Line-of-Credit subaccounts will adjust automatically after an advance or payment according to the Minimum Payment per \$1,000.

LATE CHARGES

If you are more than fifteen (15) days late in making any payment, a late charge of \$10.00 will be deducted from your payment for each late payment.

Certain transactions will be secured by stock. For those transactions you grant us a security interest in the stock being pledged to secure this loan. You agree that your line of credit will be the percentage of the market value of the stock as disclosed in this Addendum. If the value of the stock increases, your line of credit will increase proportionately. If the value of the stock decreases, your line of credit will decrease proportionately. If the value of your stock decreases and your credit outstanding exceeds the value of the stock as disclosed in this Addendum, you agree immediately either to offer additional security acceptable to us or to pay the amount necessary to make the outstanding balance no more than the value of the pledged stock as disclosed in this Addendum. If you fail to do so, you will be in default and we may exercise all of the remedies provided in this agreement and, in addition, we are empowered to sell so much of the pledged stock as is necessary to reduce the outstanding balance to the value of the remaining stock, as disclosed in this Addendum, after the proceeds of the sale have been applied to the outstanding balance. The value of the stock will be the closing price of the stock on the prior day as published in The Wall Street Journal. This agreement is subject to the applicable rules and regulations of the government agencies and the exchanges upon which the stock is traded. The stock to be sold is at our discretion, and you agree to have the costs of the sale deducted from the proceeds before the proceeds are applied to the outstanding balance. Default under any other agreement with us shall be a default under this agreement.

CREDIT CARD DISCLOSURE

The Annual Percentage Rates shown below are ranges of interest rates, the rate borrower (s) pay will be determined by the borrowers credit qualifications.

The information about the costs of the card described in this VISA Application is accurate as of December 1, 2009. This information may have changed after that date. To find out what may have changed, call us at 1-800-868-4262 or write to Coastal Federal Credit Union, PO Box 58429, Raleigh NC 27658-8429.

ANNUAL PERCENTAGE RATE for Purchases	Other Annual Percentage Rates		Variable Rate Information	Grace Period for Repayment of Balances for Purchases	Method of Computing Balance for Purchase	Annual Fees	Transaction Fee for Cash Advances	Late Payment Fee	Over the Credit Limit Fee
	Cash Advance	Balance Transfer							
Infinity VISA: 7.99%-16.99%	InfinityVISA: (Fixed) 7.99%-16.99%	Infinity VISA: (Fixed) 7.99%-16.99%		You have 25 days from billing date to repay your balance for purchases before a finance charge on purchases will be imposed if beginning balance is zero	Average daily balance, including new purchases	Infinity VISA: None	None	Infinity VISA: \$5.00-\$25.00	Infinity VISA: \$5.00-\$25.00
VISA Platinum: 11.99%	VISA Platinum: (Fixed) 11.99%	VISA Platinum: (Fixed) 6.90%*				VISA Platinum: None		VISA Platinum: \$5.00	
VISA Gold II: (Variable) 6.00%	VISA Gold II: (Variable) 6.00%	VISA Gold II: Your annual percentage rate may vary. The rate is determined monthly by adding 2.75% to the Prime Rate, as of first business day in November 2009.				VISA Gold II: \$36.00 per year		VISA Gold II: 5% of minimum amount due \$2.00 minimum \$20.00 maximum	\$10.00

Limit Increases Only

VISA Classic & VISA Gold: (Fixed) 14.75%	VISA Classic & VISA Gold: (Fixed) 14.75%					VISA Classic: None VISA Gold: \$18.00 per year		VISA Classic & VISA Gold \$5.00	
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IMPORTANT: The Cardholder Agreement will accompany the delivery of the card. You understand use of your card will constitute acknowledgment of receipt and agreement to the terms.

*VISA Platinum balance transfers (only available for the first 60 days). The 6.90% rate will remain in effect until the transferred balance is paid off. Payments applied first to transfer balance. New purchases, cash advances and foreign transactions will accrue interest at the current APR for purchases. **A fee of 1% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash advances and credits to your account where there is a conversion. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the U.S., Puerto Rico or the U.S. Virgin Islands. You agree that illegal use of any financial service will be deemed an action of default and/or breach of contract and such service and/or other related services may be terminated at Coastal Federal Credit Union's (CFCU) discretion. Should illegal use occur, you waive the right to sue CFCU for such illegal activity. You also agree to indemnify and hold CFCU harmless from any suits or other legal action or liability directly or indirectly, resulting from such illegal use. You agree that you will not use your card for any transaction that is illegal under applicable federal, state and local laws.

COLLECTION COSTS

You agree to pay all costs of collecting the amount you owe, under the agreement.. including court costs and reasonable attorney fees.

FILING FEES

You will be charged a lien filing fee at the time of an 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 fee required by state law for the credit union to obtain a lien on your property. The amount of the filing fee will be disclosed on the voucher.

CREDIT INSURANCE

Insurance Coverage	Cost per \$100 of your Monthly Loan Balance
Single Credit Disability	200
Joint Credit Disability	332
Single Credit Life065
Joint Credit Life.....	.113

Credit Life and Credit Disability insurance is optional under the Plan. If you qualify for and purchase the insurance from us, you authorize us to add the insurance premiums monthly to your loan balance and charge you interest on the entire balance. If you elect credit insurance, your payments may increase or the period of time necessary to repay your advance may be extended. The credit insurance rates may change during the Plan.