



Addendum

MOLOKAI COMMUNITY FEDERAL CREDIT UNION
P.O. Box 1888
Kaunakakai, Hawaii 96748

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

each loan subaccount 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. Other charges that may be imposed are also shown below (i.e., late charges, filing fees, collection costs).

The **ANNUAL PERCENTAGE RATES**, corresponding daily periodic rates and amount and due date of payments for

EFFECTIVE DATE November 1, 2010	REPLACES ADDENDUM DATED April 1, 2010	PLAN NUMBER
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Sub-Account Description	Approx. Term (In Months)	Daily Periodic Rate	ANNUAL PERCENTAGE RATE
New Car & Truck - 100% Financing	36-84	0.017808% - 0.035616%	6.50% - 13.00%
Used Car & Truck - 100% Financing	36-84	0.020548% - 0.038356%	7.50% - 14.00%
Signature Advances \$20,000.00 Max.	60	0.023973% - 0.048630%	8.75% - 17.75%
Homeowner Advances \$20,000.00 Max.	72	0.023973% - 0.048630%	8.75% - 17.75%
Solar for Molokai Program	12-60	0.021918%	8.00%
Sub-Account Description	% Above Index		
100% Share Secured Advances	3%	0.009589%	3.50%
75% Share Secured Advances	5%	0.015068%	5.50%
50% Share Secured Advances	6.50%	0.019178%	7.00%
100% Certificate Secured Advances	3%		Disclosed on Voucher
75% Certificate Secured Advances	5%		Disclosed on Voucher
50% Certificate Secured Advances	6.50%		Disclosed on Voucher

For rates and margins shown as ranges, the Annual Percentage Rate (APR) and margin, if applicable, you receive will be within the range disclosed above and is based on your credit worthiness.

For new and used auto loans, lower annual percentage rates are given if you reduce the repayment period. Please ask us for information if you are interested in learning about specific rates available.

Share or Certificate Secured: The Annual Percentage Rate (APR) will be the dividend rate being paid on regular shares or certificates (Index) on the date of the advance plus a percentage within the range shown in the “% above Index” column above. If there is an existing balance on the date of the new advance, the existing balance will be added to the new advance and the entire balance will be at the new APR.

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