

**Mil-Way Federal Credit Union**  
**Loan Rates (effective date 11/01/11)**

Federally insured by NCUA

INSTRUCTIONS 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 of payments for 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).

Loan rates are based on credit score. Your loan rate may vary.

Personal	Up to 36 Months	11.30%
Personal	TERM	12.80%
Share		Call for Rate
New Vehicles	Up to 48 Months	2.99%
New Vehicles	Up to 75 Months	3.29%
Used Vehicles (2012-2008)	Up to 48 Months	2.99%
Used Vehicles (2012-2008)	Up to 75 Months	3.29%
Used Vehicles (2007 & Older)	Up to 66 Months	4.29%
New Boats	Up to 48 Months	5.74%
New Boats	Up to 75 Months	6.24%
Used Boats (2012-2008)	Up to 75 Months	6.24%
Used Boats (2007 & Older)	Up to 66 Months	7.24%
New Jet Ski	Up to 60 Months	7.74%
Used Jet Ski	Up to 36 Months	7.74%
New Travel Trailers	Up to 48 Months	5.74%
New Travel Trailers	Up to 78 Months	6.24%
Used Travel Trailers (2012-2007)	Up to 75 Months	6.24%
Used Travel Trailers (2007 & Older)	Up to 66 Months	7.24%
New Motor Homes	Up to 75 Months	5.74%
New Motor Homes	Up to 120 Months	6.74%
New Motor Homes	Up to 144 Months	7.74%
Used Motor Homes (2012-2007)	Up to 120 Months	6.74%
Used Motor Homes (2007 & Older)	Up to 75 Months	7.74%
New 4 Wheelers	Up to 66 Months	6.24%
Used 4 Wheelers	Up to 36 Months	6.24%
New Farm Equip	Up to 48 Months	5.74%
New Farm Equip	Up to 75 Months	6.24%
Used Farm Equip	Up to 66 Months	6.24%
New Furniture, Computers	Up to 36 Months	9.38%
Flat Screen TVs		
New Motorcycles	Up to 48 Months	5.74%
New Motorcycles	Up to 75 Months	6.24%
Used Motorcycles (2012-2008)	Up to 75 Months	6.24%
Used Motorcycles (2007 & Older)	Up to 66 Months	7.24%

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 Equal Housing Lender

UNIMPROVED PROPERTY	See Loan Officer for Rates
MORTGAGE LOAN	See Loan Officer for Rates
HOME EQUITY LOAN	See Loan Officer for Rates

Filing Fees : You will be charged a UCC1 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 the 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.

UCC1 FEES: Arkansas-\$16.50 Texas-\$30.50

Late Fees: Any loan not paid within ten (10) days of its due date shall be subject to a late charge of 3% of the payment amount or \$25 whichever is less. If you do not make payments as scheduled, we may require you to pay other charges and fees involved in collecting your loan.

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

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**Mil-Way Federal Credit Union**  
**Dividend Rates (effective date 11/01/11)**

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	<u>Anticipated Dividend Rate</u>	<u>Annual %age Yield*</u>
	<u>QUARTERLY</u>	<u>APY*</u>
<b>Regular Savings</b>		
0.00 TO 199.99	0.00%	0.00%
200.00 TO 999.99	0.20%	0.20%
1000.00 TO ABOVE	0.30%	0.30%
<b>Special Savings &amp; IRA</b>		
0.00 TO 199.99	0.00%	0.00%
200.00 TO 999.99	0.20%	0.20%
1000.00 TO 4999.99	0.30%	0.30%
5000.00 TO ABOVE	0.75%	0.75%
<b>Share Draft</b>	<u>MONTHLY</u>	<u>APY*</u>
500.00 TO ABOVE	0.15%	0.15%
<b>Share Certificates</b>	<u>MONTHLY</u>	<u>APY *</u>
\$2,500 Minimum		
6 mos	0.85%	0.85%
12 mos	0.95%	0.95%
18 mos	1.24%	1.25%
24 mos	1.50%	1.50%

Regular and Special Savings Accounts and IRAs: Dividends are Compounded Quarterly. Share Drafts & Share Certificates: Dividends are Compounded Monthly.

\*APY: Annual Percentage Yield Minimum deposit of \$2500 required for Share Certificates. Any fee could reduce the earnings on the account. Early withdrawal penalties apply to Share Certificates. Rates are subject to change at any time.