

Credit and Security Agreement Addendum (Loan Rate Sheet)



BECU Credit and Security Agreement Addendum

This addendum is incorporated into and is part of your Credit and Security Agreement as additional federal Truth-in-Lending Act disclosures. The Credit Card rates and fees are disclosed on the reverse side. Please keep this with your Boeing Employees' Credit Union (BECU) Credit and Security Agreement. Rates in effect as of November 16, 2009.

| Subaccount Categories | current ANNUAL PERCENTAGE RATE (APR)* | current Daily Periodic Rate (DPR) | Loan Amounts | Maximum Repayment Schedule | |
|---|---------------------------------------|-------------------------------------|--|--|------------------|
| Fixed Rate Loans | | | | | |
| New Auto* 2006 and newer | 4.49% | 0.012301% | no minimum \$15,000 minimum | 0 - 60 months 61 - 72 months; Add 0.25% to 0.50% onto applicable APR (0.000685% DPR to 0.001370% DPR) | |
| | 5.24% | 0.014356% | | | |
| | 7.99% | 0.021890% | | | |
| | 10.50% | 0.028767% | | | |
| | 18.00% | 0.049315% | | | |
| Used Auto* 2005 and older (mileage 100,000 or less) | 4.99% | 0.013671% | \$25,000 and up | 73 - 84 months; subject to credit qualifications; Add 1.00% to applicable APR (0.002740% DPR). Higher rates apply on loans for new membership through participating dealers | |
| | 5.74% | 0.015726% | | | |
| | 8.49% | 0.023260% | | | |
| | 11.00% | 0.030137% | | | |
| | 18.00% | 0.049315% | | | |
| Boat* (20% down) | 6.74% | 0.018466% | no minimum \$15,000 minimum \$25,000 minimum \$100,000 and up | 72 months 120 months 180 months 240 months (30% down payment required) | |
| | 7.99% | 0.021890% | | | |
| | 18.00% | 0.049315% | | | |
| | | | | | |
| RV* (20% down) | 7.24% | 0.019836% | no minimum \$15,000 minimum \$25,000 and up | 72 months 120 months 180 months | |
| | 8.74% | 0.023945% | | | |
| | 18.00% | 0.049315% | | | |
| Line of Credit* | 8.90% | 0.024384% | | | |
| | 10.90% | 0.029863% | | | |
| | 13.90% | 0.038082% | | | |
| | 18.00% | 0.049315% | | | |
| Personal Loan | 12.50% | 0.034247% | Up to \$3,000 | 48 months | |
| Consolidation | 15.50% | 0.042466% | Up to \$25,000 | 72 months | |
| Other Secured (20% down) | 10.25% | 0.028082% | - | 60 months | |
| Variable Rate Loans | | | | | |
| Private Student Loan | <u>Margin</u> | <u>Rate</u> | \$1,000 minimum \$40,000 and up | 240 months 300 months | |
| | 1.74 | 5.49% | | | 0.015041% |
| | 2.74 | 5.99% | | | 0.016411% |
| | 3.99 | 7.24% | | | 0.019836% |
| After account opening, APR may vary each quarter (Jan, Apr, Jul, Oct) based on changes in the Prime Rate (as published in the Wall Street Journal), subject to 5.49% APR minimum and a maximum of 18% APR. Rates offered based on applicant's and co-applicant's credit qualifications | | | | | |
| Share Secured | 2.00 | Share Savings Dividend rate + 2.00% | Add 0.005479% (DPR) to Share Savings Rate | - | 120 months |
| CD Secured | 2.00 | CD Dividend rate + 2.00% | Add 0.005479% (DPR) to CD Rate | - | CD Maturity Date |
| <p>*The APR you receive will be within the range disclosed above based on your credit worthiness. Please ask us about your qualifying rate. Rates above represent automatic payments only. Rates for all other loans, except Line of Credits and Private Student Loans, will be 0.50% (0.001370% DPR) more.</p> <p>Default/Penalty Rate: If you fail twice within any 12 month period to make your total Minimum Periodic Payment within 29 days of the payment due date or your Account is considered in default for any reason, the APR for all balances will increase up to a fixed rate of up to 27.9% APR (0.076438% DPR).</p> | | | | | |

BECU Credit and Security Addendum (continued)

Credit Card Disclosures

| | |
|--|---|
| Annual Percentage Rate for Purchases | 6.9% (DPR 0.018904%) OR 8.9% (DPR 0.024384%) OR 10.9% (DPR 0.029863%) OR 12.9% (DPR 0.035342%) OR 18.0% (DPR 0.049315%) |
| Other APRs | Cash Advance APRs: Same as Purchase APR Default Rate*: Up to 27.9% (DPR 0.076438%) |
| Grace Period for Purchases | No Finance Charge assessed on new Purchases if the New Balance is paid in full within 25 days of the close of the previous billing cycle. |
| Method of Computing the Balances for Purchases | Average Daily Balance (includes new purchases) |
| Transaction Fee for Cash Advances | 2% of advance (up to maximum of \$10.00 fee) |
| Annual Fees | None |

Fees: BECU Rewards Option: \$25.00 Annual Participation Fee. Late Payment: \$25.00, Returned Check: \$25.00, Failed Automatic Payment: \$25.00, *Default Rate: If your Account is considered in default for any reason, the APR for all balances, including any promotional pricing, will increase to a fixed rate of up to 27.9% APR (DPR 0.076438%).

Other BECU Loan Rates and Terms

Equity Advantage (Up to 80% LTV)¹

| | <u>APR**</u> | <u>Daily Periodic Rate (DPR)</u> |
|-------------------------|--------------|----------------------------------|
| Variable Line of Credit | 3.99% | 0.010932% |
| | 3.99% | 0.010932% |
| | 4.74% | 0.012986% |
| Fixed Rate Advance | 5.74% | 0.015726% |
| | 5.99% | 0.016411% |
| | 7.74% | 0.021205% |

Equity Advantage (Up to 90% LTV)¹

| | <u>APR**</u> | <u>Daily Periodic Rate (DPR)</u> |
|-------------------------|--------------|----------------------------------|
| Variable Line of Credit | 4.99% | 0.013671% |
| Fixed Rate Advance | 7.74% | 0.021205% |
| | 7.99% | 0.021890% |
| | 9.49% | 0.026000% |

Equity Advantage Non-Owner Occupied (Up to 70% LTV)²

| | <u>APR**</u> | <u>Daily Periodic Rate (DPR)</u> |
|-------------------------|--------------|----------------------------------|
| Variable Line of Credit | 4.99% | 0.013671% |
| | 4.99% | 0.013671% |
| | 5.74% | 0.015726% |
| Fixed Rate Advance | 8.24% | 0.022575% |
| | 8.49% | 0.023260% |
| | 10.24% | 0.028055% |

¹For owner occupied, the property must be located in one of the following states: Washington, Oregon, California, Arizona, Kansas, Missouri, Illinois, and Pennsylvania. A Loan Fee of \$300 will be charged for loans secured by real estate located outside the State of Washington. Property insurance is required. Certain restrictions and third party costs may apply. Ask us for details.

²For non-owner occupied, the property must be located in the State of Washington. Property insurance is required. Certain restrictions and third party costs may apply. Ask us for details.

**Rates above represent automatic payments only. Rates for all other loans will be 0.50% (0.001370% DPR) more. Line of Credit rates are subject to increase after loan consummation unless fixed rate advance is locked; maximum 18% APR. The APR and financing is based on your credit worthiness, occupancy and property loan-to-value. Please ask us about your qualifying rate.

Mortgage Loans

BECU offers a variety of fixed and adjustable rate mortgage products. To be connected with BECU's mortgage department, please call (206) 439-5772.

Small Business Loans

Designed with the needs of Small Businesses in mind, BECU offers a wide variety of business loans, lines, credit cards and other lending products. Let us be your partner in success by taking care of your credit needs. For more information stop by any of our conveniently located Neighborhood Financial Centers or contact us at 206-439-5700 or, outside Seattle 1-800-233-2328.

RATES AND TERMS IN EFFECT AS OF November 16, 2009 AND ARE SUBJECT TO CHANGE WITHOUT NOTICE.