

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 June 1, 2010.

Subaccount Categories	current ANNUAL PERCENTAGE RATE (APR)*	current Daily Periodic Rate (DPR)	Loan Amounts	Maximum Repayment Schedule
Fixed Rate Loans				
New Auto* 2007 and newer	4.49% 5.24% 7.99% 10.50% 18.00%	0.012301% 0.014356% 0.021890% 0.028767% 0.049315%	no minimum \$15,000 minimum \$25,000 and up	0 - 60 months 61 - 72 months; Add 0.25% to 0.50% onto applicable APR (0.000685% DPR to 0.001370% DPR), subject to credit qualifications. 73 - 84 months; subject to credit qualifications; Add 1.00% to applicable APR (0.002740% DPR).
New Auto* (80% LTV) 2007 and newer	3.49% ¹ 4.24% ¹ 6.99% ²	0.009562% 0.011616% 0.019151%		¹ up to 84 months; subject to credit qualifications; 80% LTV (Kelley Blue Book wholesale or invoice) ² up to 72 months subject to credit qualifications; 80% LTV (Kelley Blue Book wholesale)
Used Auto* 2006 and older (mileage 100,000 or less)	4.99% 5.74% 8.49% 11.00% 18.00%	0.013671% 0.015726% 0.023260% 0.030137% 0.049315%		
Used Auto* (80% LTV)² 2006 and older (mileage 100,000 or less)	3.99% 4.74% 7.49%	0.010932% 0.012986% 0.020521%		
Boat* (20% down)	6.74% 7.99% 18.00%	0.018466% 0.021890% 0.049315%	no minimum \$15,000 minimum \$25,000 minimum \$100,000 and up	72 months 120 months 180 months 240 months (30% down payment required)
RV* (20% down)	7.24% 8.74% 18.00%	0.019836% 0.023945% 0.049315%	no minimum \$15,000 minimum \$25,000 and up	72 months 120 months 180 months
Line of Credit*	8.90% 10.90% 13.90% 18.00%	0.024384% 0.029863% 0.038082% 0.049315%	\$500.00 - \$25,000	
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	Margin	APR		
	1.74	5.49%	0.015041%	\$1,000 minimum
	2.74	5.99%	0.016411%	\$40,000 and up
	3.99	7.24%	0.019836%	240 months
				300 months
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 +	Add 0.005479% (DPR) to Share Savings Rate	-
				120 months
CD Secured	2.00	CD Dividend rate +	Add 0.005479% (DPR) to CD Rate	-
		2.00%		CD Maturity Date

*The APR you receive will be within the range disclosed above, based on your credit worthiness, repayment schedule and loan-to-value (LTV). Higher rates may apply on auto loans through participating dealers for new BECU members. 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. 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 19.9% APR (0.054521% DPR).

Loan Fees and Charges, incorporated into and part of your Credit and Security Agreement, Section 11. Fees and Charges.

Late charge: the greater of 5% of payment amount or \$25; Payment Modification \$25; Failed Automatic Payment Charge (NSF Transfer Fee) \$25; Returned Check Charge \$25.00

BECU Credit and Security Addendum (continued)

Credit Card Disclosures

Annual Percentage Rate for Purchases	6.9% variable (DPR 0.018904%) OR 8.9% variable (DPR 0.024384%) OR 10.9% variable (DPR 0.029863%) OR 12.9% variable (DPR 0.035342%) OR 18.0% variable (DPR 0.049315%)
Other APRs	Cash Advance APRs: Same as Purchase APR
Grace Period for Purchases	No Finance Charge assessed on new Purchases if the New Balance is paid by the payment due date. A Finance Charge will be imposed on the portion of purchases included in the New Balance that remains unpaid by the payment due date on your monthly statement, and on purchases made during the following 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, Card Replacement fee \$3.00, Copy request charge \$3.00, Stop Payment fee for convenience check \$5.00.

Your Credit Card account has a variable ANNUAL PERCENTAGE RATE based on the Wall Street Journal Prime Rate plus a margin of 1.99% to 11.99%, adjusted on the first day of the second month following each calendar quarter. The APR for purchases and cash advances will be subject to a minimum of 6.90% to 18.00% and a maximum of 9.99% to 19.99% based on your credit worthiness.

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 BECU Loan Fee of \$300 will be charged for loans secured by real estate located outside the State of Washington.

²For non-owner occupied, the property must be located in the State of Washington.

**Equity Advantage Rates above include .50% automatic payments rate reduction; for loans without automatic payment option or if option is cancelled after the account is opened, the APR will be 0.50% (0.001370% DPR) more. APRs do not include costs. Line of Credit rate may vary monthly, based on the highest Prime Rate as published in The Wall Street Journal as of the date of any rate adjustment plus or minus a margin; maximum 18% APR. Equity Advantage Lines of Credit provide for monthly payments of interest, subject to lesser of \$100 or your balance, for up to 10 years (the credit advance draw period). During the interest-only period, principal is not reduced and at the end of this period, your monthly payment will increase based on the principal and interest necessary to pay the loan balance over the remainder of the loan term. Fixed Rate Advances provide for monthly principal and interest payments up to 15 years, depending on the amount advanced. Above rates for Fixed Rate Advance subject to change. The APR and financing offered is based on your credit qualifications, occupancy and property loan-to-value. There is no annual fee or prepayment fee. You may have to pay a BECU Loan Fee of \$300 for property located outside of WA and may have to pay certain fees to third parties that range between \$0 to \$2,753. Additional state or local mortgage fees or taxes may apply. Property insurance and, if applicable, flood insurance required. 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 June 1, 2010 AND ARE SUBJECT TO CHANGE WITHOUT NOTICE.