



# Important Changes in Your Loan Account Terms

The following is a summary of changes that are being made to your account terms. The effective date of these changes is June 30, 2013. This Notice contains a summary of those changes and includes new terms for the Plan and the Addendum in particular. The changes will apply to existing sub-accounts as well as new advances under the Plan. You have the right to opt out of these changes by contacting us at 800.487.5500.

Changes in Loan Account Terms		
	Existing Term	New Term
<b>Overdraft Line of Credit</b>		
<b>Billing Date</b>	4 <sup>th</sup> of the month	Last day of the month
<b>Due Date</b>	2 <sup>nd</sup> of the month	25 <sup>th</sup> of the month
<b>Premier Line of Credit</b>		
<b>Billing Date</b>	4 <sup>th</sup> of the month	Last day of the month
<b>Due Date</b>	2 <sup>nd</sup> of the month	25 <sup>th</sup> of the month
<b>Step Up Line of Credit</b>		
<b>Billing Date</b>	4 <sup>th</sup> of the month	Last day of the month
<b>Due Date</b>	2 <sup>nd</sup> of the month	25 <sup>th</sup> of the month
<b>Annual Fee</b>	\$25	None
<b>Payment Calculation</b>	5% of the outstanding balance or \$30, whichever is greater	3% of outstanding balance or \$30, whichever is greater
<b>Home Equity Line of Credit (HELOC)</b>		
<b>Fixed Rate Option</b>	Available per Loan Agreement	No Longer Offered
<b>Late Charge</b>	5% or \$5, whichever is greater	5% or \$10, whichever is greater
<b>Overdraft Coverage</b>	Available per Loan Agreement	No Longer Offered