

This Addendum is incorporated into and becomes a part of your Open-end or Closed-End Credit Plan. Please keep this attached to your Open-end Credit Plan. This Addendum discloses the various types of transactions under your Open-end of Closed-End Credit Plan, the Annual Percentage Rates for each transaction and the corresponding daily periodic rates. The actual APR that you receive will depend on your credit history and other factors. Rate is also determined by the age of the collateral.

EFFECTIVE DATE - REPLACES ALL PREVIOUS ADDENDUMS:

9/1/2011

SUBACCOUNT DESCRIPTION	APPROXIMATE TERM	ANNUAL PERCENTAGE RATE					
		<i>To calculate the corresponding daily periodic rate, divide APR by 365.</i>					
		A+ 730+	A 690 - 729	B 660 - 689	C 630 - 659	D 600 - 629	E 599 or less
<b>New and Used Autos, Trucks, &amp; SUVs</b>							
<i>Minimum Loan Amount: \$5,000</i>	Up to 36 Months	2.99%	3.49%	5.99%	7.99%	10.99%	17.99%
<i>Minimum Loan Amount: \$10,000</i>	Up to 48 Months	2.99%	3.49%	5.99%	8.49%	11.49%	17.99%
<i>Minimum Loan Amount: \$15,000</i>	Up to 60 Months	3.49%	3.99%	5.99%	8.99%	11.99%	17.99%
<i>Minimum Loan Amount: \$25,000</i>	Up to 72 Months	3.99%	4.49%	6.49%	10.99%	13.99%	N/A
	Up to 84 Months	4.49%	4.99%	6.99%	11.99%	N/A	N/A
<b>Toys - Boats, Cycles, RV's, 5th Wheels, Campers, etc.</b>							
<i>Minimum Loan Amount: \$5,000</i>	Up to 48 Months	6.74%	7.24%	8.39%	13.49%	16.99%	17.24%
<i>Minimum Loan Amount: \$10,000</i>	Up to 60 Months	6.74%	7.24%	8.39%	13.49%	16.99%	17.24%
<i>Minimum Loan Amount: \$15,000</i>	Up to 72 Months	6.74%	7.24%	8.39%	13.49%	16.99%	17.24%
<i>Minimum Loan Amount: \$25,000</i>	Up to 96 Months	7.19%	7.69%	8.84%	13.49%	N/A	N/A
<i>Minimum Loan Amount: \$35,000</i>	Up to 120 Months	7.49%	7.94%	9.09%	N/A	N/A	N/A
	Up to 180 Months	7.49%	7.94%	N/A	N/A	N/A	N/A
<b>Tractors and Horse Trailers</b>							
<i>Maximum Loan Amount: \$10,000</i>	Up to 60 Months	7.15%	7.50%	8.15%	10.90%	14.90%	17.00%
<b>Signature Loan</b>							
	Up to 48 Months	8.49%	9.49%	11.49%	13.49%	15.49%	18.00%
<b>Personal Line of Credit*</b>							
<i>Min. Loan Amount: \$500; Max. Loan Amount: \$20,000</i>	36 Months	9.75%	10.75%	12.75%	14.75%	16.75%	18.00%
<b>Seasonal Loan</b>							
	Up to 11 Months	7.45%	8.45%	9.45%	11.45%	13.45%	16.45%
<b>VISA Platinum</b>							
	Revolving	9.90%	10.90%	11.90%	13.90%	15.90%	17.90%

RATES ARE SUBJECT TO CHANGE AT ANY TIME

\*Variable Rates: The following subaccounts' Annual Percentage Rate is variable, and the following terms apply:

**Personal Line of Credit:** The Annual Percentage Rate on a Personal Line of Credit advance may increase during its term if the 26 week T-Bill rate increases. The Annual Percentage Rate will be equal to the 26 week T-Bill rate plus a margin based on your creditworthiness, rounded up to the nearest 0.25%. Rates can change monthly on the first day of each month. The Annual Percentage Rate cannot increase more than 6 percentage points per year or more than 2 percentage points per adjustment. The Annual Percentage Rate will never be more than 18% or fall below the initial rate. Any increase will take the form of higher monthly payments.

#### FEES

The following fees shall apply to the Open-end Credit Plan (a separate disclosure will be provided for VISA Accounts):

**Delinquent Fee:** If your payment is more than 10 days past due, you will be charged 15% of the past due payment amount.

**Non-Sufficient Funds or Returned Payment Fee:** You will be charged \$30.00 if your payment by any method, including check, electronic funds transfer, internet banking transaction, or other method is not honored or collected by us, or if we return it to you because it cannot be processed for any reason. This fee may be added to your account balance, or collected separately from you.

**Over-the-Limit Fee:** You will be charged \$25.00 each time you exceed any credit limit imposed under the Plan.

**Filing Fee:** You will be charged a fee for any financing statement, title, or similar document required to be recorded or filed in connection with the Plan. This fee shall be equal to the fee charged by the recording office and will be disclosed to you at the time of the advance upon which the fee is imposed.

**Credit Card Fees:** See Credit Card Disclosures and/or Credit Card Agreement for the fees that may be imposed on your credit card(s).