Loosen the CHAINS OF DEBT

Let us help you free up money and reduce your debt burden.

- ☐ **Consolidate unsecured** credit cards or installment loans.
- ☐ **Reduce monthly payments** to free up your cash flow.
- ☐ **Eliminate high-interest debt.**
- ☐ **Pay off debts** in a more timely manner.
- ☐ **Improve your credit rating.**

DEBT RESTRUCTURE LOAN

Starting at

4.24% APR Base Rate*

STEPS TO APPLY

1. Fill out a Loan Application (first-time borrower) or Loan Request Form (established borrower).**
2. Fill out a Used Vehicle Worksheet.**
3. Provide your last two pay stubs as proof of income.
4. You can apply online without being a member and join if your loan is approved.

* *Terms and conditions apply. Loan Special subject to change without notice.*

** *Applications, worksheets, and interest rate pricing tiers can be found at www.LexPCCU.com or by calling (859) 252-5151. A $50 loan processing fee and $22 lien filing fee will be added to the loan. Full coverage insurance will need to be maintained for the duration of the loan.*

LEXINGTON POSTAL COMMUNITY CREDIT UNION

LexPCCU.com | (859) 252-5151 | fax: (859) 252-2984 | loans@lexpccu.com | 124 Louie Place, Lexington, KY 40511-2065

01-2023

LOAN ADDENDUM LOANLINER

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 (APR), corresponding daily rates and loan to value for each loan sub account are shown below. Payment and due date will be determined at the time of loan and disclosed on the Loan & Security Agreement & Disclosure Statement. Other charges that may be imposed are also shown below (i.e., late charges, filing fees, collection costs).

EFFECTIVE DATE	REPLACES ADDENDUM DATED	PLAN NUMBER
1/1/2023	1/1/2022	

BASE RATE PRICING TIERS (Based upon Credit Bureau Score)

CREDIT SCORE	CREDIT UNION GRADE	RATE STRUCTURE	SIGNATURE CREDIT LIMIT
720 or Higher	A+	Base Rate -.50%	Up to $15,000
680–719	A	Base Rate	Up to $10,000
640–679	B	Base Rate + 3.00%	Up to $7,500
600–639	C	Base Rate + 7.00%	Up to $4,000
Less than 600	D	Base Rate + 10.00%	Up to $2,500

LOAN TYPE	LOAN TO VALUE	DAILY PERIODIC RATE	ANNUAL PERCENTAGE BASE RATE
SIGNATURE/CO-SIGNOR		.0274%	10.00% APR Base Rate
SIGNATURE LOAN SPECIAL	Not Rate Priced	.0192%	7% APR
EZ LOAN	Not Rate Priced	.0767%	24.00% APR
SHARE SECURED	Not Rate Priced	.0096%	3.5% APR
NEW AUTO/MOTORCYCLE	100%	.0082% .0096%	3.99% APR Base Rate for 60 Mos. 4.49% APR Base Rate for 61 to 84 Mos.
USED AUTO/MOTORCYCLE			
2012 to 2022	100% NADA Retail	.0082% .0096%	3.99% APR Base Rate for 60 Mos. 4.49% APR Base Rate for 61 to 84 Mos.
2011 and older	80% NADA Retail	.0082%	3.99% APR Base Rate for 60 Mos. Only
DEBT RESTRUCTURE *Used Vehicle Loan (no cash out)*	up to 125% NADA Retail	.0116%	4.24% APR Base Rate
NEW BOAT/RV/CAMPER/ATV *The loan term is based on the value*	100%		
$10,000 or Less up to 60 Months (A+–D)		.0144%	4.24% APR Base Rate
$10,001 to $15,000 up to 60 (A+–C)		.0144%	4.24% APR Base Rate
$10,001 to $15,000 up to 84 Months (A+–C)		.0164%	4.99% APR Base Rate
$15,001 and Over up to 60 Months (A+–B)		.0144%	4.24% APR Base Rate
$15,001 and Over for 61 to 84 Months (A+–B)		.0164%	4.99% APR Base Rate
$15,001 and Over for 85 to 120 Months (A+–B)		.0185%	5.74% APR Base Rate
USED BOAT/RV/CAMPER/ATV *The loan term is based on year and value*			
$10,000 or Less up to 60 Months (A+–D)		.0144%	5.24% APR Base Rate
$10,001 to $15,000 up to 60 (A+–C)		.0144%	5.24% APR Base Rate
$10,001 to $15,000 up to 84 Months (A+–C)		.0164%	5.99% APR Base Rate
$15,001 and Over up to 60 Months (A+–B)		.0144%	5.24% APR Base Rate
$15,001 and Over for 61 to 84 Months (A+–B)		.0164%	5.99% APR Base Rate
$15,001 and Over for 85 to 120 Months (A+–B)		.0185%	6.74% APR Base Rate

ABOVE APR RATES DO NOT INCLUDE THE LOAN PROCESSING FEE OF $50.

EZ Loan Application Fee: $20
Gap Insurance: Starting at $575 *(offered on most secured loans)*
Filing Fee: $22 *(secured loans only)*
Late Payment Fee: $20 *(after five-day grace period)*

Applicant Signature	Witness Signature	Date
Co-Applicant Signature	**Witness Signature**	**Date**

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