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MILITARY LENDING ACT ADDENDUM

For members of the Armed Forces on active duty, active Guard or active Reserve duty, or "covered" dependents of such active-duty service members.

Covered Borrower(s) Name and Address		Date of Addendum
Loan Account Number	Date of Loan Agreement	

Definitions. In this Military Lending Act Addendum ("Addendum"), the words "you" and "your" refer to the "Covered Borrower(s)" identified above. "Credit Union" means the Credit Union identified above. "Loan Agreement" means the written agreement between you and the Credit Union for your loan, executed on the Date of Loan Agreement and identified by the Loan Account Number shown above.

MANDATORY LOAN DISCLOSURES

Truth-in-Lending Disclosures. In connection with your Loan Agreement, the Credit Union must provide you with Truth-in-Lending disclosures required by the Consumer Financial Protection Bureau's Regulation Z. These disclosures are contained in or provided together with your Loan Agreement, and must include a clear description of your payment schedule (in the case of closed-end credit) or your payment obligations (in the case of open-end credit), and any fees or charges that may be imposed in connection with your loan.

Military Lending Act Disclosure. Pursuant to the Military Lending Act (10 U.S.C.A. § 987) and Department of Defense regulations (32 C.F.R. § 232.1 *et seq.*), the following disclosure must be provided to you both orally and in writing in connection with your loan.

You may call toll-free _____ to receive oral disclosures.

STATEMENT REGARDING THE MILITARY ANNUAL PERCENTAGE RATE (MAPR)

Federal law provides protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

AMENDMENT(S) TO LOAN TERMS

This Military Lending Act Addendum is executed on the Date of Addendum shown above, and hereby amends and supplements the Loan Agreement between you and the Credit Union executed on the Date of Loan Agreement shown above. The terms and conditions of your Loan Agreement are hereby amended and modified as follows:

Mandatory Arbitration. If your Loan Agreement contains a provision that requires you to submit to arbitration in the event there is a dispute between you and the Credit Union in connection with your loan, the Credit Union hereby expressly disclaims and waives any such mandatory arbitration provision.

Except as expressly modified herein, the terms and conditions of your Loan Agreement, including the Credit Union's remedies upon default, remain unchanged and in full force and effect.

SIGNATURE(S). By signing below, you acknowledge that you have read this Addendum to Loan Agreement, that you understand it, and that you have received a completely filled-in copy of it.

X		X	
Signature (covered borrower)	Date	Signature (covered borrower)	Date