



**TORRANCE COMMUNITY CREDIT UNION**  
**2377 Crenshaw Blvd. Suite 150**  
**310/618-9111 \* Toll Free 866/618-9111**  
**Consumer Loans - 1 866-202-3644 Option #4**

[www.torranceccu.org](http://www.torranceccu.org)

Loan Addendum

This Rate Schedule states rates applicable to specified accounts. This schedule is incorporated as a part of your account agreement with Torrance Community Credit Union.

For purposes of this disclosure, the dividend rate and annual percentage yield stated for the term share accounts were offered within the most recent seven calendar days and were accurate as of

March 3, 2010

Rates may change without notice  
 Contact the Credit Union for most current rates

<b>Auto Loans (includes motorcycles)</b>	<b>Tier 1</b>	<b>Tier 2</b>	<b>Tier 3</b>	<b>Tier 4</b>	<b>Tier 5</b>	<b>Tier 6</b>	<b>Min Loan Amt.</b>
<b>UP TO 24 MOS</b>	4.74%	5.24%	6.24%	9.24%	12.24%	17.24%	\$2,000
<b>UP TO 36 MOS</b>	5.74%	6.24%	7.24%	10.24%	13.24%	18.00%	\$5,000
<b>UP TO 48 MOS</b>	5.99%	6.49%	7.49%	10.49%	13.49%	18.00%	\$5,000
<b>UP TO 60 MOS</b>	6.24%	6.74%	7.74%	10.74%	13.74%	18.00%	\$15,000
<b>UP TO 72 MOS</b>	6.49%	6.99%	7.99%	-	-	-	\$20,000
<b>UP TO 84 MOS</b>	6.74%	7.24%	8.24%	-	-	-	\$40,000

NEW AUTO LOAN INCLUDES 100% OF THE PURCHASE PRICE INCLUDING SALES TAX, LICENSE AND MBI.

TCCU WILL FINANCE UP TO HIGH BLUE BOOK PLUS SALES TAX, LICENSE AND TCCU MBI ONLY

**ADDITIONAL RATE REDUCTION, 0.25%, AVAILABLE ONLY ON LOANS WITH ELECTRONIC PAYMENT FROM AN ACTIVE ACCOUNT WITH DIRECT DEPOSIT**

(Reduction not available on Credit Card Loans, HELOC and Certificate-Secured Loans)

APY= Annual Percentage Yield, APR= Annual Percentage Rate

	<b>APR</b>	<b>w/ Electronic Pymt</b>	
<b>NEW RV</b>	7.24%	<b>6.99%</b>	<b>MAXIMUM</b>
100% FINANCING	8.40%	<b>8.15%</b>	UP TO 12 YRS
Includes motor homes, travel trailers, boats and watercrafts	8.90%	<b>8.65%</b>	
	13.90%	<b>13.65%</b>	
	15.90%	<b>15.65%</b>	

	<b>APR</b>	<b>w/ Electronic Pymt</b>	
<b>NEW RV</b>	6.99%	<b>6.74%</b>	<b>MAXIMUM</b>
80% FINANCING	8.15%	<b>7.90%</b>	UP TO 12 YRS
Includes motor homes, travel trailers, boats and watercrafts	8.65%	<b>8.40%</b>	
	13.65%	<b>13.40%</b>	
	15.65%	<b>15.40%</b>	

	<b>APR</b>	<b>w/ Electronic Pymt</b>	
<b>USED RV</b>	9.10%	<b>8.85%</b>	<b>MAXIMUM</b>
LOW BLUE BOOK ONLY	9.65%	<b>9.40%</b>	UP TO 7 YRS
Includes motor homes, travel trailers, boats and watercrafts	10.15%	<b>9.90%</b>	
	15.15%	<b>14.90%</b>	
	17.15%	<b>16.90%</b>	

All loans subject to credit approval. Actual rate received is determined by your credit qualifications

Penalty for late payments on consumer loans (excluding MasterCard): if your payment is more than 100 days late, you will pay a late charge of 20% of the interest due, or \$5.00, whichever is greater.

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Annual Percentage Rate for Purchases		Tier 1	Tier 2	Tier 3	Tier 4	Min Loan Amt.
<b>8.9% to 18.00%</b>	MasterCard Platinum	11.90%	13.90%	15.90%	18.00%	\$300
	MasterCard Platinum Preferred	8.90%	9.90%	11.90%	N/A	\$15,000
	Indie Money Teen MasterCard 18%*	* unless qualified for lower rate by standard rate determining method				

Both MasterCard programs come with TCCU's optional ScoreCard travel and gift points program!

Your annual Percentage rate does not vary. You have 25 days from the end of the statement period to repay your balance for purchases before a finance charge on purchases will be imposed. Annual fee on ScoreCard travel program of \$25.00 will be waived if at least \$2,000 in net purchases are made.

**There is no minimum finance charge. There are no transaction fees for purchases. There are no transaction fees for cash advances.**

The average daily balance includes current transactions. Late payment fee is \$25.00. Over-the-limit fee is \$15.00.

APR= Annual Percentage Rate DPR= Daily Periodic Rates

**ACCOUNT**

**PRIME HOME EQUITY LINE OF CREDIT**

**INTRODUCTORY 6-MONTH RATE 2.90%**

Loan to Value	Tier 1	Tier 2	Tier 3	Tier 4
<b>TO 80%</b>	2.75%	3.25%	4.25%	5.25%
<b>TO 90%</b>	3.75%	4.25%	5.25%	6.25%
<b>TO 95%</b>	4.75%	5.25%	6.25%	7.25%

Maximum rate may not exceed 6% plus the fully indexed rate

APR is subject to change after the 6 month introductory rate. Maximum APR: 8.75% to 13.25% no fees

Home Equity Fixed Rate Loan also available - No introductory rate 15 yr. Amortization and 5 yr. balloon payment Fees apply

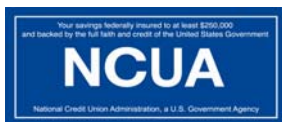
ACCOUNT	APR	W/ Electronic Pymt	
<b>DEBT BUSTER LOAN</b>	8.50%	<b>8.25%</b>	\$15,000 MAXIMUM
	10.50%	<b>10.25%</b>	\$15,000 MAXIMUM
	12.50%	<b>12.25%</b>	\$15,000 MAXIMUM
	14.50%	<b>14.25%</b>	\$10,000 MAXIMUM
	17.50%	<b>17.25%</b>	\$5,000 MAXIMUM
	18.00%	<b>17.75%</b>	\$5,000 MAXIMUM
<b>SHARE-SECURED LOAN</b>	3.25%	<b>3.00%</b>	UP TO 84 MONTHS
<b>CERTIFICATE-SECURED LOAN</b>	ASK FOR DETAILS	3.0% above certificate rate	UP TO 84 MONTHS
ACCOUNT	DPR	<b>APR Only Available With Electronic Pymt</b>	
<b>FREEDOM LINE OF CREDIT</b>	0.032	<b>11.50%</b>	\$15,000 MAXIMUM

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Penalty for late payments on consumer loans (excluding MasterCard): if your payment is more than 100 days late, you will pay a late charge of 20% of the interest due, or \$5.00, whichever is greater.

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This Rate Schedule states rates applicable to specified accounts. This schedule is incorporated as a part of your account agreement with Torrance Community Credit Union.

Accounts are insured up to \$350,000.

For purposes of this disclosure, the dividend rate and annual percentage yield stated for the term share accounts were offered within the most recent seven calendar days and were accurate as of March 3, 2010

ACCOUNT	DIVIDEND RATE APR	APY	VARIABLES	PD			
<b>SHARES</b>	0.25%	0.25%	ALL BALANCES	PD QTRLY			
<b>DRAFT</b>	0.10%	0.10%	ALL BALANCES	PD QTRLY			
<b>MONEY MARKET</b>			MINIMUM DEPOSIT				
	0.00%	0.00%	\$0 to \$2,499.99	PD MONTHLY			
	0.53%	0.53%	\$2,500.00 to \$9,999.99	PD MONTHLY			
	0.62%	0.62%	\$10,000.00 to \$24,999.99	PD MONTHLY			
	0.63%	0.63%	\$25,000.00 to \$49,999.99	PD MONTHLY			
	0.76%	0.76%	\$50,000.00 to \$99,999.99	PD MONTHLY			
	0.98%	0.98%	\$100,000.00 and up	PD MONTHLY			
<b>TRADITIONAL IRA</b>	0.59%	0.59%	ALL BALANCES	PD QTRLY			
<b>ROTH IRA</b>	0.59%	0.59%	ALL BALANCES	PD QTRLY			
<b>COVERDELL EDUCATIONAL SAVINGS</b>	0.59%	0.59%	ALL BALANCES	PD QTRLY			
<b>HOLIDAY CLUB</b>	0.25%	0.25%		PD ANNUALLY			
Your rate and yield may change at any time at TCCU's discretion. Minimum balance of \$50 in savings account to earn advertised annual percentage yield.							
<b>CERTIFICATES</b>			MINIMUM DEPOSIT				
			30 days	0.49%	0.49%	\$ 1,000	
			60 days	0.59%	0.59%	\$ 1,000	
			90 days	0.69%	0.69%	\$ 1,000	
			6 MONTH	0.77%	0.77%	\$ 1,000	PD MONTHLY
			9 MONTH	0.80%	0.80%	\$ 1,000	PD MONTHLY
			12 MONTH	0.84%	0.84%	\$ 1,000	PD MONTHLY
			18 MONTH	1.20%	1.21%	\$ 1,000	PD MONTHLY
			24 MONTH	1.56%	1.57%	\$ 1,000	PD MONTHLY
			KIDS CLUB (6 Month Term)	0.77%	0.77%	\$ 250	PD MONTHLY
			TEEN CLUB (6 Month Term)	0.77%	0.77%	\$ 250	PD MONTHLY
<b>IRA CERTIFICATES</b>							
			TRADITIONAL (12 Month Term)	0.84%	0.84%	\$ 1,000	PD MONTHLY
			ROTH (12 Month Term)	0.84%	0.84%	\$ 1,000	PD MONTHLY
			JUMBO TRADITIONAL (12 Month Term)	0.96%	0.96%	\$ 50,000	PD MONTHLY
			ROTH (12 Month Term)	0.96%	0.96%	\$ 50,000	PD MONTHLY
			PLATINUM TRADITIONAL (12 Month Term)	1.11%	1.12%	\$ 100,000	PD MONTHLY
			ROTH (12 Month Term)	1.11%	1.12%	\$ 100,000	PD MONTHLY
<b>JUMBO CERTIFICATE RATES</b>							
<b>\$50,000 to \$99,999</b>				<b>NEW! Platinum CD Rate - \$100,000 minimum</b>			
30 days	0.59%	0.59%					
60 days	0.69%	0.69%					
90 days	0.79%	0.79%					
6 months	0.89%	0.89%					
9 months	0.92%	0.92%					
12 months	0.96%	0.96%					
18 months	1.32%	1.33%					
24 months	1.68%	1.69%					
				APR	APY		
			30 days	0.74%	0.74%		
			60 days	0.84%	0.84%		
			90 days	0.94%	0.94%		
			6 months	1.04%	1.04%		PD MONTHLY
			9 months	1.07%	1.08%		PD MONTHLY
			12 months	1.11%	1.12%		PD MONTHLY
			18 months	1.47%	1.48%		PD MONTHLY
			24 months	1.83%	1.85%		PD MONTHLY
CD accounts totalling \$100,000 will automatically roll over to the Platinum Rate							

