

CONSUMER LOAN AGREEMENT AND DISCLOSURES

This Consumer Loan Agreement and Disclosure ("Agreement") governs your consumer loan plan ("Account") issued through Columbia Community Credit Union ("Credit Union"). In this Agreement the words "you", "your", and "yours" mean those who sign as applicants on the Loan Application and the words "we", "us", and "our" mean the Credit Union. You agree, jointly and severally, to the following terms and conditions and all other loan documents relating to this Account including any Loan Advance Voucher, Loan Proceeds Check, and Power of Attorney, if applicable, given when a loan advance is made, which collectively shall govern this account.

(1) PAYMENT.

a. Promise to Pay. You promise to pay the Credit Union the total of all advances, **FINANCE CHARGES**, and other amounts set forth in this Agreement on the payment terms set forth below. This includes any loan requests for payments to a third party or for deposit to a deposit, share, or share draft account of yours or any co-applicant at the Credit Union. You agree to pay advances requested by any other applicant the same as if you asked for the loan and it was paid to you.

b. Paying Loans. You promise to pay for loans under this Agreement by automatic transfers from shares, payroll deduction, or by direct payment. You may pay all or part of your loans Early, at any time, without paying a penalty. However, you will keep making your monthly payments so long as you owe the Credit Union any amounts under this Agreement. If you pay loan advances by automatic transfers, you understand that it is your responsibility to be sure that there are adequate funds in your account either by payroll deduction or personal deposit to cover the payment on the specified date or your loan will become past due. If you have authorized payroll deduction, you grant the Credit Union permission to adjust your payroll deduction up to the nearest one dollar amount to satisfy all loan payments. After all your loans are paid, the Credit Union may deposit your payroll deduction to your shares, until you notify the Credit Union otherwise in writing. You must make your monthly payments in any event, including any time that the Credit Union does not receive your payroll deduction, whatever the reason.

c. Minimum Payment. You agree that you will pay not less than the Minimum Payment on or before the due date indicated on your statement. Minimum Payments include all amounts past due, late charges, if applicable, and the Minimum Periodic Payment. The Minimum Payment and due date for each loan will be set out on a Loan Advance Voucher at the time of each advance.

The Minimum Periodic Payment for Line of Credit loans will be calculated each month based on the Minimum Payment percentage set forth below.

LINE OF CREDIT	LOAN LIMITS MINIMUM PAYMENT*
\$.01 to \$ 500.00	6% of the balance owed
\$ 500.01 to \$2,000.00	4% of the balance owed
\$2,000.01 to \$5,000.00	3.5% of the balance owed
\$5,000.01 to Over	2.75% of the balance owed
	*\$25.00 or balance, whichever is less

Payments will be applied first to accrued **FINANCE CHARGES**, then to late charges, over limit charges, and the remainder, if any, to the principal loan balance, unless otherwise agreed or required by applicable law. Payments in excess of Minimum Payment will not relieve you of your obligation to make your subsequent Minimum Payments, rather they will reduce the principal amounts owing on your account.

(2) Account Access.

a. Authorized Access. You authorize any co-applicant, on his or her signature alone, to request or receive advances under this Agreement. We may honor a written request by any one of you to suspend further advances or cancel this Account.

b. Limitations on Credit Advances. You will receive a separate document showing the amount of the credit limit on your Account, which is the maximum amount you may draw upon without getting specific approval for additional loan advances. You agree not to attempt to obtain more credit than the amount of your credit limit. If you temporarily exceed your credit limit, you understand such credit does not increase your credit limit and agree to repay the excess immediately. We will notify you in writing on an advance form, on your statement, or by separate notice, if the amount of your credit limit goes up or down. For line of credit accounts you may access credit on your Account, repay any portion of the amount borrowed, and reborrow any portion up to your credit limit from time to time without limitation. For all other loans you may access your Account once and you must repay the amount borrowed in accordance with the payment terms.

c. Additional Access Devices. You request any additional access device, transfer instrument, or other negotiable orders which we may make available in the future. You understand that this request is voluntary, and you may decline the new services at the time the new services are offered to you. We will notify you by separate form of the terms that apply to these services.

d. Overdraft Protection. If you have requested and we have approved overdraft protection for you, you may access your line of credit by writing drafts and overdrawing your share draft account with us. We will treat the overdraft as a request for a loan advance on your line of credit and we will allow such access subject to the terms of this Agreement. Loan Overdraft Advances will be made in minimum amounts of \$50.00 and will be transferred to your share draft account. You agree not to let the overdrawn balance exceed your approved credit limit. If you fail to meet any conditions of your Share Draft Agreement we may cancel your overdraft protection access immediately without notice to you. You understand that any owner on your Share Draft Account may obligate you to overdraft advances.

e. Cancellation of Account. Any account holder or the Credit Union may cancel a line of credit or future loans on this Account for any reason by notice to the other. You understand that a cancellation will not affect your obligations on any outstanding loan balances at the time of cancellation.

f. Suspension of Account. Your ability to draw upon the line of credit or request additional loans will be suspended immediately if any of the following happen:

(1) You are in default under this Agreement or any other agreement you have with the Credit Union; (2) any evaluation of your credit now or later indicates adverse information; (3) you or any account holder requests in writing