

Allied Credit Union

6110 Pinemont Dr Suite 215 713-353-0460
Houston, TX 77092



December 1, 2004

The ANNUAL PERCENTAGE RATES and corresponding daily periodic rates for each sub account are shown below. The amount and due date of payments will be determined at the time of each advance and disclosed on the Advance Request Voucher received at the time of each advance. Other charges that may be imposed are also shown below.

SUBACCOUNT DESCRIPTION	ABOVE INDEX	MAXIMUM AMOUNT FINANCED	RANGE OF ANNUAL PERCENTAGE RATES	RANGE OF DAILY PERIODIC RATES
Signature Loan		\$5,000	15.0%	000410958
Holiday Loan		\$1,200	12.0%	000328767

The ANNUAL PERCENTAGE RATE you receive for the above sub accounts may vary within the above stated range and is based on certain credit worthiness criteria. Please ask a loan officer for the rate you qualify for.

Shares (Variable Rate – See Below)

Share Secured	3.0%	90%	6.25% TO 7.35%	.000171233 TO .000201370
Certificate Secured	3.0%	90%	9.15% TO 9.50%	.000250685 TO .000260274

Share Secured – The ANNUAL PERCENTAGE RATE (APR) will be the dividends rate being paid on the regular shares account on the date of the advance plus 3.00%. A change in the APR will take affect on the first day of the month following a change in the basic chares dividend rate. The basic shares dividend rate is posted in the credit union lobby or may be obtained over the telephone. Any increase in the APR will result in more payments of the same amount until what you owe has been repaid.

Certificate Secured – The ANNUAL PERCENTAGE RATE (APR) will be the dividend rate on the certificate plus 3.00%. The certificate must be renewed until the advance is completely paid. Failure to renew the certificate will result in forfeiture of the certificate proceeds in an amount sufficient to pay off the loan balance plus interest. When the certificate is renewed, the APR will change to reflect the new dividend rate. The new APR and daily periodic rate will be disclosed on the voucher at the time of a subsequent advance. Any increase in the APR will result in more payments of the same amount until what you owe has been repaid.

FILING FEES: You may be charged a filing fee at the time of an advance if the credit union takes a security interest in your collateral. The amount of the filing fee will be the amount as set firth by the respective recording agency. The amount will be disclosed on the voucher.

MINIMUM PAYMENT: The minimum payment on any loan shall not be less than \$25.00 per month.

COLLECTION COSTS: The following collection cost language applies in all states except as noted below:

You agree to pay all costs of collecting the amount you owe under this agreement, including court costs and reasonable attorney fees.

COLORADO RESIDENTS: You agree to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees not in excess of 15% of the unpaid debt.

DISCOUNT WAIVER: Any service, opened for the purpose of obtaining a discount, which is discontinued by the borrower within twelve months of the opening date will result in a loss of their discount.

December, 2004

LATE CHARGE/OVER LIMIT FEES: Late Fees for payments more than 15 days late and Over Credit Limit Fees are \$25 per occurrence.