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VERMONT FEDERAL
CREDIT UNION

Addendum to Open End Plan for Home Equity Line of Credit

Borrower Name:

By signing and returning this Addendum it is incorporated into and becomes a part of your LOANLINER® Credit Agreement and Truth in Lending Disclosure.

SHAREDRAFT ACCESS: We may authorize you to obtain credit advances by writing sharedrafts on your home equity account. We reserve the right not to honor a sharedraft in the following circumstances:

- (a) Your Credit Limit has been or would be exceeded by paying the sharedraft.**
- (b) Your sharedraft is post-dated. If a post-dated sharedraft is paid and as a result any other check is returned or not paid, we are not responsible.**
- (c) Your sharedrafts have been reported lost or stolen. You should notify us at once if your sharedrafts are lost or stolen.**
- (d) Your sharedraft is not signed by and "Authorized Signer", which means a person who signed this Agreement, or has signed a separate signature card for the account.**
- (e) Your account has been terminated or suspended as provided in this Agreement.**
- (f) The amount of your sharedraft is less than the minimum amount required by this Agreement or you are in violation of any other transaction requirement.**

If we pay any sharedraft under these conditions, you must repay us for the amount of the sharedraft and any charges permitted by law. The sharedraft itself will be evidence of your debt to us together with this Agreement. Our liability, if any, for wrongful dishonor of a sharedraft is limited to your actual damages. Dishonor for any reason as provided in the Agreement is not wrongful dishonor. We may not return the sharedrafts along with your periodic statements; however, your use of a sharedraft will be reflected on your statement as a credit advance. We do not "certify" sharedrafts drawn on your account.

All individuals listed on the Home Equity Line of Credit must sign and date below. By signing all parties are agreeing to the terms stated above.

Borrower's Signature

Borrower's Signature
