Loan Rate and Fee Schedule Addendum

This Loan Rate and Fee Schedule Addendum is part of the Consumer Loan Agreement and Disclosures and sets forth the range of highest and lowest fixed rates, margins, and ANNUAL PERCENTAGE RATES offered by Gateway Credit Union for the loan types listed. The rate for which a Borrower may qualify may depend on the Borrower's collateral/loan-to-value percentage, repayment period, credit score, past credit performance, loan amount, and relationship with GCU. The periodic rate and ANNUAL PERCENTAGE RATE determined for a particular loan will be set forth on the Loan Transaction Advance voucher provided at the time the loan is made.

Effective June 16, 2026 (rates subject to change without notice)

Sub-Account Description	Approximate Term**	Daily Periodic Rate	Annual Percentage Rate	Default Rate
New Auto * 2025-2026	12 – 84	.01367 - .04655	4.99%-16.99%	19.9%
Used Auto 2014-2025	12 – 84	.01531 - .04929	5.59% - 17.99%	19.9%
Used Auto Over 10 years old	12 - 36	.02463 - .05203	8.99% - 18.99%	19.9%
New or Used RV	12 - 144	.01986 - .04655	7.25% - 16.99%	19.9%
New and Used Motorcycles & ATVs	12 - 84	.02052 - .04655	7.49% - 16.99%	19.9%
Visa Gold Credit Card	Revolving	.02712	9.9%	19.9%
Visa Classic Credit Card	Revolving	.04082	14.9%	19.9%
Overdraft Protection Line of Credit	Revolving	.04082	14.9%	19.9%
Signature Loan	12 - 60	.02712 - .05452	9.9% - 19.99%	19.9%
Share Secured	12 – 60	.00956	Share Rate + 3.00%	19.9%
Certificate Secured	Term of CD		CD Rate + 3.00%	19.9%
Home Loans	120-360	Please contact one of our loan officers for current rates		

*Never titled or under 5,000 miles
**Repayment period is based on the total amount borrowed
†Rate available for terms up to 60 months.

1. **LATE FEE.** $25.00 when payment is 11 days past due.
2. **DEFAULT RATE.** If your loan payment is more than 30 days late, we will increase your interest rate to 5% over your original loan rate. If your loan payment is more than 60 days late, we will increase your interest rate to the maximum **default rate** in effect at that time. The payment will be increased to assure the loan is paid by the end of the original loan term.
3. **COLLECTION COST.** You agree to pay all costs of collecting the amount you owe under this Agreement, including court costs, reasonable attorney fees for collections, garnishments and judgments, and the costs of any appeal by the Credit Union.
4. **COLLATERAL PROTECTION ADMINISTRATIVE FEE.** $50.00 (non-refundable) assessed if a member fails to provide proof of insurance and GCU must obtain insurance to protect its security interest.
5. **SKIP PAYMENT.** You can skip your loan payment upon approval (consumer loans only - no mortgage loans or Visas). Skip Payment Fee - $30.00 and is collected at the time of approved request. You must be in good standing.
6. **CONSUMER LOAN RE-PRICING FEE.** $100.00 to adjust the interest rate with no other changes.
7. **DUE DATE CHANGE FEE.** $30.00 to adjust the due date with no other changes.
8. **LIEN RELEASE FEE.** $10.00 and is collected at the time of approved request.
9. **MORTGAGE PROCESSING AND RESEARCH FEE.** $75.00 and is collected at the time of approved request.
10. **RECONVEYANCE FEE.** $50.00 plus fee charged by the Title company and is collected at the time of approved request.
11. **RATES.** GCU will offer promotional rates from time to time. Default rate will apply.

NCUA
EQUAL HOUSING LENDER