



ADDENDUM TO POWERLINE OF CREDIT AGREEMENT

Effective November 1, 2008

This Addendum, which is incorporated into and becomes part of your PowerLine of Credit Agreement, amends the sections entitled Advance Limitations, Minimum Advance and Other Fees and Charges to read as indicated below:

Advance Limitations

Minimum Advance. When you request an advance by drawing your Transaction Account below \$0.00, the minimum amount we will advance will be \$100.00. We will, subject to the limitations contained in this Agreement, advance either the Minimum Advance, or the smallest multiple of the Minimum Advance necessary to cover your request **and the associated overdraft fee.**

Other Fees and Charges

You agree to pay the following additional fees and charges:

If a payment is late (more than 10 days after due) you will be charged 20% of the interest due, but not less than \$20.00 or more than \$40.00.

If an advance is to cover any overdraft transaction on your Transaction Account you will be charged an overdraft fee in the amount of \$3 per transfer.