



LOAN AGREEMENT NOTE AND DISCLOSURE STATEMENT

In the Agreement the words "you", "your and yours" mean all signers on this note: jointly and individually. The words "us", "we" and "ours" mean the aforementioned credit union.

REPAYMENT: You promise to repay all monies loaned to you under this note, plus a FINANCE CHARGE on the unpaid balance to the aforementioned credit union under the terms and conditions described herein. All monies repaid will be applied first to allowable collection costs, the FINANCE CHARGE owing, any late charges due and then to the applied principal balance. You may repay all or part of your loan any time without penalty.

FINANCE CHARGE: The interest on each payment will be less if you pay early and greater if you pay late.

CO-SIGNER(S): If you are signing this note as a co-signer(s), you agree to be equally responsible with borrowers.

BORROWER NAME AND ADDRESS	DATE	ACCOUNT NUMBER
	NOTE NUMBER	MATURITY DATE

TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate %	The dollar amount the credit will cost you \$	The amount of credit provided to you or on your behalf \$	The amount you will have paid after you have made all payments as scheduled \$

PREPAYMENT: If you pay off early, you will not have to pay a penalty

Your Payment Schedule Will Be:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
	\$	
	\$	

You should refer to the contractual provision on both sides of the Disclosure, Security Agreement and other contract documents for information about nonpayment, default, the right to accelerate the maturity of the obligation, insurance, prepayment, penalties and security interests. e means an estimate.

SECURITY You are giving a security interest in

The goods or property being purchased

Your shares and/or deposits in this credit union

Account No.

Amount \$

Required Deposit: The annual percentage rate does not take into account your required deposit.

If this loan is secured by a Security Agreement, copy of said Security Agreement has been provided to you.

Security: to secure payment, you pledge to us all present and future shares and/or deposits in any account you have with us, whether the account is joint or individual. If you are in default, we may use these shares and deposits to offset any monies which you owe to us. Additionally, you understand that we have a lien on all present and future shares and the right to freeze in your share account all monies up to the limit of your unpaid balance. This lien shall not apply to the funds held in an IRA or KEOGH account.

Irregular Payments: We can accept late payment or partial payments, without losing any of our rights under this note.

Filing Fee(s): \$_____ (Itemized if financed)

Late Charge: If a payment is more than 15 days late you will be charged \$30.00.

Property insurance may be obtained from anyone that is acceptable to us.

Assumption in a residential mortgage transaction: Someone buying your house cannot assume the remainder of the mortgage on the original terms.

NOTICE

Any holder of this Consumer Credit Contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained with the proceeds hereof. Recovery hereunder by the debtor shall not exceed amounts paid by the debtor hereunder.

ITEMIZATION OF AMOUNT FINANCED			
\$ Itemization of Amount Financed of	\$ Amount Given to You Directly	\$ Amount Paid on Your Account	\$
Amount Paid to others on Your Behalf - We may be retaining a portion of these amounts			
\$ to	\$ to	\$ to	\$ to

COLLATERAL:

NOTICE: SEE PAGE 2 FOR IMPORTANT INFORMATION. COSIGNER(S): SEE NOTICE ON REVERSE SIDE BEFORE SIGNING. YOU HAVE READ, AGREE 10 AND ACKNOWLEDGE RECEIPT OF ACCOMPANIED COPY OF THIS AGREEMENT

Signature of Witness	Signature(s) of Borrower(s) & Cosigner(s)	Estimated Cost of Insurance
x _____	x _____	(If Applicable)
_____	_____	DISABILITY
_____	_____	SINGLE LIFE
		JOINT LIFE

TERMS AND CONDITIONS

DEFAULTS: 1) If you do not pay any installment on time; or 2) if any other creditor tries by legal process to take any money of yours in our possession; or 3) if you do not use the money we loaned you for the purpose stated in your application; or 4) if you or your Cosigner(s) have made a misrepresentation or misstatement in obtaining the loan from us; or 5) if we should decide for whatever reason that the security you gave us for this loan is inadequate or not safe; or 6) in the event of your death during the loan repayment period; or 7) if you file bankruptcy or other insolvency proceedings during the loan repayment period; or 8) upon sale, or divestiture of interest for any reason, of property herein improved; then we may, at our option declare this loan to be immediately due and payable, and you must pay us at that time the total unpaid balance including interest due and any cost of collection, including reasonable attorney's fees, that we may incur. You, whether as Borrower(s) or Cosigner(s), severally waive presentment for payment, demand, protests and notice of protest and dishonor of the same. In the event of default we shall have the right to sell any collateral at public or private sale and apply the proceeds of such sale to the satisfaction of this indebtedness.

COLLECTION COSTS: If you are in default under this note (and we demand full payment) you agree to pay us interest on the unpaid balance, reasonable attorney's fees, and court costs.

DELAY IN ENFORCEMENT: We or any holder hereof can delay enforcing any of our rights under this note without losing them.

COMMUNITY PROPERTY STATE: (where applicable) You further pledge any proceeds of casualty insurance maintained on any personal property or real property pledged as security for the repayment of this loan.

ERA HOME IMPROVEMENT: (where applicable) Upon sale, or divestiture of interest for any reason, of property herein improved, the entire balance of this note shall become immediately due and payable at the option of the holder. Notice of said option is hereby waived.

SEVERABILITY: If any provision of this Agreement is held to be illegal, void or unenforceable, the other provisions of this Agreement shall be construed and enforced as if that provision was never contained in this Agreement.

IMPORTANT: This Agreement is governed by federal and Ohio law. The parties agree that any action or proceeding commenced by or on behalf of the parties arising out of or relating to this loan and/or this Agreement evidencing same, shall be commenced and maintained exclusively in a court of applicable general jurisdiction located in the county where our principal office is located. The parties also agree that a summons and complaint commencing an action or proceeding in any such courts by or on behalf of such parties shall be properly served and shall confer personal jurisdiction on a party if (a) served personally or by certified mail to the other party at any of its addresses noted herein, or (b) as otherwise provided under the laws of such state. The interest rate and other terms of this loan negotiated with you are in part related to the aforesaid provision on jurisdiction, which we deem a vital part of this Agreement. In the event judgement is rendered against you on this obligation, said judgement shall bear interest at the Annual Percentage Rate until paid in full.

RETURN ITEM CHARGE: If you pay us with a check (other than a check drawn on us which is subject to a checking account charge for returned items), a money order, preauthorized charge, or other item, and it is returned to us unpaid after we try to collect it, you agree to pay us a returned item charge of \$25.00.

STATUTORY LIEN ON YOUR ACCOUNT(S): If you are in default on a financial obligation to us or fail to satisfy a financial obligation to us, federal law permits us to apply the balance of shares and dividends in your account(s) at the time of default to satisfy your obligation. Once you are in default, we may exercise this right without further notice to you. If your account is jointly owned, and any of the joint owners is indebted to us, we may use the balance of shares and dividends in the account to pay the debt of the joint owner. This statutory lien does not apply to IRA's or other tax-deferred retirement accounts.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

You agree that the terms and conditions of the note and disclosure statement above and the security agreements provided separately from this instrument shall apply to this loan.

NOTICE TO COSIGNER

You are being asked to guarantee this debt. Think carefully before you do. If the borrower does not pay the debt, you will have to. Be sure you can afford to pay if you have to and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees and/or collection costs, which increase this amount.

The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing you wages, etc. If this debt is ever in default, that face may become a part of your credit record.

This notice is not the contract that makes you liable for the debt

Borrower's Initials x _____

x _____

x _____