

Date of Notice

NOTICE: IMPORTANT CHANGES REGARDING THE FORT WORTH TELCO CREDIT UNION LOANLINER OPEN-END PLAN, CREDIT AND SECURITY AGREEMENT

NOTICE OF CHANGE IN CREDIT TERMS

Certain changes are being made to the Fort Worth Telco Credit Union Open-End Plan and Credit and Security Agreement, (the "Plan"). This Notice contains a summary of those changes.

As a member of Fort Worth Telco Credit Union, you may have entered into an Open-End Plan with us which includes your Credit and Security Agreement with us, together with an Addendum to the Plan. The Addendum sets out the annual percentage rates and daily periodic rates which apply to various sub-accounts under the Plan. This Notice of Change in Credit Terms includes new terms for the Plan and the Addendum in particular. Specifically, we are changing the daily periodic rates and corresponding annual percentage rates which may apply to the various sub-accounts set out in the Addendum. Those changes are set out below. Effective **June 1, 2010**, the new rates set forth below will amend and become part of the Loanliner Open-End Plan, the Credit and Security Agreement, and the Addendum. Note that the rates which apply to various sub-accounts may differ, based on credit factors. The changes will apply only to future advances under the Plan.

Your current rates will continue to apply both before and after the effective date of the change to all balances, other than balances arising from future advances under the plan.

YOU MAY TERMINATE YOUR OPEN-END PLAN AND CREDIT AND SECURITY AGREEMENT IF YOU DO NOT WISH TO PAY THE NEW RATES.

You may choose not to accept these changes (to "opt out") by completing the enclosed form and returning it to us by **May 15, 2010**. We will reimburse you for regular mail postage. If you choose not to accept the change, we will close your Open-End Plan and the Credit and Security Agreement. You will be permitted to pay off any existing balances under the current rates and payment terms.

For future reference, we recommend that you keep this Notice with your copy of the Open-End Credit Plan and Credit and Security Agreement, and the Addendum. Should you have any questions with regard to this Change in Credit Terms, please contact us at the address or telephone number below:

Fort Worth Telco Credit Union
 P.O. Box 2484
 Fort Worth, TX 76113
 (817) 332-4131

Subaccount Description		Daily Periodic Rate	Annual Percentage Rate
New Autos, Motorcycles, Recreational Vehicles, Boats and Motor Homes	0-24 mos.	0.022603% or 0.030822%*	8.25% or 11.25%*
	36 mos.	0.023288% or 0.031507%*	8.50% or 11.50%*
	48 mos.	0.023973% or 0.032192%*	8.75% or 11.75%*
	60 mos.	0.024658% or 0.032877%*	9.00% or 12.00%*
	72 mos.	0.027397% or 0.035616%*	10.00% or 13.00%*
New Motor Homes	up to 120 months	0.028767% or 0.036986%*	10.50% or 13.50%*
Balloon Loan -New Autos	0-24 mos.	0.025342% or 0.033562%*	9.25% or 12.25%*
	36 mos.	0.026027% or 0.034247%*	9.50% or 12.50%*
	48 mos.	0.026712% or 0.034932%*	9.75% or 12.75%*
	60 mos.	0.027397% or 0.035616%*	10.00% or 13.00%*
Used Autos, Motorcycles, Recreational Vehicles, Boats and Motor Homes	up to 72* months		
	Loan Value	0.025342% or 0.033562%*	9.25% or 12.25%*
	Retail Value	0.027397% or 0.035616%*	10.00% or 13.00%*
*72 month financing is only available for loans \$20,000 or more and year model 3 years or less.			
Used Motor Homes	up to 84 months	0.031507% or 0.039726%*	11.50% or 14.50%*
Balloon Loan - Used Autos	up to 60 months		
	Loan Value	0.028082% or 0.036301%*	10.25% or 13.25%*
	Retail Value	0.030137% or 0.038356%*	11.00% or 14.00%*
Share Secured		0.017123%	6.25%
Signature		0.036301% or 0.044521%*	13.25% or 16.25%*
Line of Credit		0.039726%	14.50%

*Rates are based on credit factors. For information regarding the rate may qualify for, contact your loan officer.

**ELECTION NOT TO CONTINUE THE LOANLINER OPEN-END PLAN,
CREDIT AND SECURITY AGREEMENT**

I do not accept the change to my Open-End Plan, the Credit and Security Agreement and the Addendum and I wish not to continue the Agreement. I understand that the Credit Union will close my Open-End Plan, Credit and Security Agreement, and that any existing balances under the plan will continue to be paid off under the current rates and payment terms of the Plan.

Member Signature

Member No.

Date

You must return this form to us or contact us by telephone by **May 15, 2010** in order to reject the changes set forth on the Notice of Change in Credit Terms. If you do not reject the changes by that time you will be deemed to have accepted the rate increase.

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