

ADDENDUM TO RETAIL INSTALLMENT CONTRACT**Membership Form & Insurance Information****CONTRACT AND BORROWER INFORMATION**

Date of Retail Installment Contract:

Borrower's Name(s):

AGREEMENT AND SIGNATURES

This Addendum to Retail Installment Contract amends the terms of the Retail Installment Contract identified above ("Contract") and is incorporated into the Contract. The words "You" and "Your" mean each Buyer and Co-Buyer.

Assignment. You acknowledge that the Seller intends to assign the Contract to Numerica Credit Union ("Numerica"). After assignment, Numerica will be the owner of the Contract, and all payments by You will be directed to Numerica. If there is a conflict between the Retail Installment Contract and this Addendum to Retail Installment Contract regarding who the Seller assigns its interests to, the terms of this Addendum to Retail Installment Contract shall control.

Security. You agree that Your obligation to Numerica under this Contract is also secured by: (1) any other collateral, except Your principal residence, in which You have given Numerica a security interest; and, (2) all of Your accounts with Numerica. You further agree that, in addition to Your obligations under this Contract, the vehicle identified in the Contract also secures all of Your other obligations to Numerica, except obligations secured by Your principal residence.

Insurance. The physical damage insurance on your vehicle must include comprehensive and collisions coverage and may not have a deductible higher than \$1,000 for either. Your insurance must name Numerica as the loss payee.

Membership. If you are not currently a member in good standing with Numerica, a **non-refundable \$20 processing fee** will apply. If you are eligible for membership, please indicate your eligibility by selecting one of the options below. By proceeding, you are hereby applying for membership if you are not already a member. By signing this Addendum, You agree that Your membership and Your account relationships with Numerica are subject to the terms of Numerica's Agreements and Disclosures. You agree to be bound by the terms and conditions found within Your application and to the bylaws, rules and regulations of Numerica in effect from time to time. You agree to receive Numerica's Agreements and Disclosures by mail at Your address as listed in the Contract. I qualify for membership by:

- ☐ I live or work in Washington state
☐ I live or work in the North Idaho Panhandle
☐ I'm related to or live with someone who is eligible for membership. **If you select this box, complete the following:**

Name

Relationship

Phone #

By signing below, you agree to the terms of this Addendum. If you intend to apply for joint credit, both applicants must sign below to confirm your intention to apply jointly.

Signature of Borrower

Date

Signature of Joint Borrower

Date

Email of Borrower

Email of Joint Borrower

INSURANCE INFORMATION

Insurance Company

Policy #

Agent Name

REFERENCES

Name

Phone #

Relationship

Name

Phone #

Relationship