



**ADDENDUM TO RETAIL INSTALLMENT CONTRACT
Membership Form & Insurance Information**

CONTRACT AND BORROWER INFORMATION

Date of Retail Installment Contract:	Borrower's Name(s):
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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 with Numerica, You hereby apply for membership with Numerica. 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.

Processing Fee. If you are not currently a member in good standing with Numerica, You agree to pay a non-refundable processing fee of \$20.

If you intend to apply for joint credit, please initial here:

	_____	_____
	Buyer	Co-Buyer
Signature of Borrower	_____	_____
Date	_____	_____

INSURANCE INFORMATION

Insurance Company	Agent Name
Policy #	Agent Phone

REFERENCES

Name	Phone	Relationship
Name	Phone	Relationship
Name	Phone	Relationship