Addendum to retail installment contract
For the state of Idaho

stcu

Contract information

Date:	Seller:	Buyer:

Vehicle details

Year:	Make:	Model:

Buyer signature(s):

This Addendum amends the terms of the Retail Installment Contract described above ("Contract"), and is incorporated into the Contract. Buyer acknowledges that the Seller intends to assign the Contract to Spokane Teachers Credit Union ("Credit Union"). After assignment, the Credit Union will be the owner of the contract, and all payments by Buyer will be directed to the Credit Union. Buyer agrees that Buyer's membership and account relationships with Credit Union are subject to the terms of Credit Union's Membership and Account Agreement.

The Contract is amended to reflect that a late fee will be imposed on any payment that is paid 15 or more days after the payment due date. The amount of the late fee is 5% of the payment amount, with a minimum of $15.

X _____	_____	X _____	_____
Signature	**Date**	**Signature**	**Date**