

Guaranty Agreement

BASIC GUARANTY To induce the TRIBUNE CREDIT UNION to lend money or give credit to (the "borrower"), you (the "Guarantor(s)"), jointly and severally if more than one, guarantee prompt and full payment when due the following debt, including principal and interest. \$ Note# Rate Payments Term

WHEN YOU MUST PAY If the Borrower fails to pay the debt when due you promise to pay the debt to the TRIBUNE CREDIT UNION upon demand. The TRIBUNE CREDIT UNION can demand that you pay the debt even if it does not try to collect from the borrower and without enforcing any security interests the Borrower has given the TRIBUNE CREDIT UNION.

SECURITY You pledge all shares and/or deposits in any of your joint and individual accounts at the TRIBUNE CREDIT UNION as security for your promise. The TRIBUNE CREDIT UNION has the right to apply your shares and/or deposits towards what you owe if you are in default under this agreement. Shares and/or deposits in an Individual Retirement Account, will not be subject to any right of set off or to your pledge of shares and/or deposits.

NO NOTICE REQUIRED This guaranty remains in effect even though you are not given notice of the following: (1.) If the Borrower fails to pay any amount due. (2.) Of any action taken by the TRIBUNE CREDIT UNION with respect to property given by the Borrower as security for the debt. (3.) Of any new debts with the TRIBUNE CREDIT UNION incurred by the borrower. (4.) Of any renewal, extension or substitution of any of the Borrower's debts. (5.) Of the acceptance by the TRIBUNE CREDIT UNION of this guaranty.

PAYMENTS The TRIBUNE CREDIT UNION has the right to apply payments by the Borrower to any of the Borrower's debts in any order the TRIBUNE CREDIT UNION elects.

YOU MAY You may be sued for payment of the debt if the Borrower is in default and you do not pay the amount you have guaranteed.

OTHER GUARANTOR If more than one Guarantor signs this agreement, the Tribune Credit Union can release or settle with any of the Guarantors at any time without affecting the liability of the others.

NO WAIVER OF RIGHTS The TRIBUNE CREDIT UNION can delay enforcing any rights under this agreement without losing them.

WHO IS BOUND Each person who signs below is bound jointly and severally. The TRIBUNE CREDIT UNION can enforce this Agreement against your heirs and legal representatives.

SIGNATURE GUARANTOR: (print name, then sign) WITNESS

NOTICE TO COSIGNER

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay this 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 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 your wages, etc. If this debt is ever in default, that fact may become a part of your credit record.

This notice is not the contract that makes you liable for the debt. Cosigner's Signature

Principal borrower Acct. Number Date of Loan Amount of Loan I mailed or delivered this notice to before he/she became obligated as a cosigner Duplicate - Cosigner, Guarantor Staff Initial Date