



BUSINESS CREDIT CARD ADDENDUM

This addendum is incorporated into and becomes part of your LOANLINER® Business Credit Card Agreement.
Please keep this attached to your LOANLINER® Business Credit Card Agreement.

CREDIT CARD NAME:

		INTEREST RATE
Purchases:	Variable Rate*	%
Cash Advances:	Variable Rate*	%
Balance Transfers:	Variable Rate*	%

VARIABLE RATE*

Name of Index:	Prime Rate as published in The Wall Street Journal "Money Rates" table.
Date the Index is Determined:	Last billing day of each quarter preceding the effective date.
Effective Date of Index:	1 st day of the billing cycle quarterly (January, April, July, October).
Current Index Value:	%

Margins (Amount of percentage points by which Index will be increased to determine the Interest Rate):

Purchases:	percentage points
Cash Advances:	percentage points
Balance Transfers:	percentage points
Ceiling:	Will never be more than %.

Your Interest Rate is variable and may change automatically from time to time according to the variable rate terms set forth in this Addendum. The Interest Rate is subject to change on the first day of the billing cycle quarterly (January, April, July, and October) to reflect any change in the Index and will be determined by the Prime Rate on the last billing cycle day of each quarter preceding the effective date as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. The Interest Rate will never be greater than 18.00%. Any increase in the Interest Rate will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information.

Fees

Transaction Fees - Foreign Transaction	1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment - Returned Payment	\$10.00 when minimum payment is not made within fifteen (15) days of payment due date \$25.00 per item
Other Fees - Card Replacement Fee - Rush Fee - Emergency Card replacement fee - On-Demand ACH payment fee	\$10.00 for each replacement card you request \$50.00 \$150.00 \$10.00

Balance Transfers: We may permit you to transfer the balance of an account that you owe to another creditor to your account with us. If we approve a balance transfer, finance charges will be calculated and will accrue according to the same method as for cash advances.

Method for Computing the Balance for Purchases: Average Daily Balance (Including New Purchases).

Minimum Payment: Your Minimum Payment Due is 1.00% of Your total New Balance, or \$10.00, whichever is greater, plus any outstanding unpaid fees and charges, all prior unpaid payments, and any amount by which You have exceeded Your applicable credit limit. If Your total New Balance is less than \$10.00, then Your Minimum Payment Due is the amount of the total New Balance.

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