



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: **BUSINESS VISA CREDIT CARD**

EFFECTIVE DATE: **01/01/2019**

REPLACES ADDENDUM DATED: **10/01/2018**

CREDIT LIMIT: \$

INTEREST RATE

Purchases: Variable Rate*	9.50%
Cash Advances: Variable Rate*	9.50%
Balance Transfers: Variable Rate*	9.50%

VARIABLE RATE*

Name of Index:	Prime Rate published in <i>The Wall Street Journal</i> "Money Rates" table
Date the Index is Determined:	On the first day of the month
Effective Date of Index:	On statement cycle date
Current Index Value:	5.50%

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

Purchases:	4.00% percentage points
Cash Advances:	4.00% percentage points
Balance Transfers:	4.00% percentage points

Floor and/or Ceiling:	Will never be more than 18.00%.
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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 monthly to reflect any change in the Index and will be determined by the Prime Rate on the first day of the month 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	
- Cash Advance	3.00% of the amount of each cash advance
- Foreign Transaction	1.00% of each transaction in U.S. dollars
Penalty Fees	
- Late Payment	\$25.00 when minimum payment is not made within ten (10) days of payment due date
- Returned Payment	\$25.00

Other Fees	
- Card Replacement	\$5.00
- Document Copy	\$5.00
- Rush	\$50.00
- Emergency Card Replacement	\$200.00
- Pay-by-Phone	\$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 monthly payment will be 3.00% of your total new balance, or \$20.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.