



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:

CREDIT LIMIT: \$

INTEREST RATE

Purchases: Variable Rate*	13.50 % This interest rate will vary with the Prime Rate..
Balance Transfers: Variable Rate*	13.50 % This interest rate will vary with the Prime Rate.
Cash Advances: Variable Rate*	13.50 % This interest rate will vary with the Prime Rate.
Penalty: Fixed Rate	22.00%

VARIABLE RATE*

Name of Index:	Prime Rate
Date the Index is Determined:	First day of each month
Effective Date of Index:	1 st day of billing cycle monthly
Current Index Value:	4 %

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

Purchases:	6 percentage points
Balance Transfers	6 percentage points
Cash Advances:	6 percentage points

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 1st day of the billing monthly to reflect any change in the Index and will be determined by the Prime Rate as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. Your Interest Rate will never be less than 6% or greater than 24.99%. 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 or \$5.00, whichever is greater.
- Foreign Transaction	0.80% of each transaction in U.S. dollars completed outside the U.S. 0.20% of each transaction in U.S. dollars completed in a foreign currency.

Penalty Fees	
- Late Payment	Up to \$35.00
- Returned Payment	Up to \$35.00
Other Fees	
- Rush	\$20.00
- Chip Card Replacement Fee	\$5.00

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

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 cash advances .

Minimum Payment: Your monthly payment will be 2.00% of your total new balance, or \$10.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.

Business - Application

IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR A LOAN

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person or business that opens an account.
 What this means for you: When you open an account, we will ask for your name, address, date of birth, if applicable, and other information that will allow us to identify you.

We may also ask to see your driver's license or other identifying documents.

Married Applicants may apply for a separate account.

LOAN REQUEST

Member/Account Number:
 Application Type: New Renewal/Change Other: _____
 Type of Credit:
 Individual/Business Joint (Co-Applicant must individually complete Co-Applicant Information)
 Amount requested: \$ Terms/Maturity:
 Type: Line of Credit Term Loan Credit Card
 Commercial Real Estate Other: _____

Purpose of Loan:

LOAN SECURITY

Collateral Description:
 Value: Liens/Security Interest and State Filed:
 Subject Property Address (street, city, state, and zip):

APPLICANT/INDIVIDUAL INFORMATION

BUSINESS/INDIVIDUAL NAME	YEAR BUSINESS ESTABLISHED	STATE
DBA NAME(S)		
PRIOR BUSINESS NAME(S)		
CONTACT NAME	TITLE	TELEPHONE
TYPE OF ORGANIZATION: <input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> PROPRIETORSHIP <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> CORPORATION <input type="checkbox"/> LLC <input type="checkbox"/> ASSOCIATION <input type="checkbox"/> NON-PROFIT <input type="checkbox"/> OTHER: _____		

IF INDIVIDUAL, PROVIDE THE FOLLOWING INFORMATION:

EMPLOYER NAME:		EMPLOYER TELEPHONE NUMBER		
SSN/TIN NUMBER	DRIVER'S LICENSE NUMBER/STATE	ISSUANCE DATE	EXPIRATION DATE	DATE OF BIRTH
HOME TELEPHONE	WORK TELEPHONE	CELL PHONE	FAX NUMBER	WEB SITE ADDRESS/EMAIL
PHYSICAL ADDRESS				
MAILING ADDRESS				

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	ID VERIFICATION:
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GUARANTOR/CO-APPLICANT

1. I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): <input type="checkbox"/> GUARANTOR <input type="checkbox"/> CO-APPLICANT		SSN/TIN NUMBER	DATE OF BIRTH
NAME		DRIVER'S LICENSE NUMBER/STATE	ISSUANCE DATE EXPIRATION DATE
HOME TELEPHONE	WORK TELEPHONE	CELL PHONE	FAX NUMBER WEB SITE ADDRESS/EMAIL
PHYSICAL ADDRESS			
MAILING ADDRESS			

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	ID VERIFICATION:
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2. I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): <input type="checkbox"/> GUARANTOR <input type="checkbox"/> CO-APPLICANT		SSN/TIN NUMBER	DATE OF BIRTH
NAME		DRIVER'S LICENSE NUMBER/STATE	ISSUANCE DATE EXPIRATION DATE
HOME TELEPHONE	WORK TELEPHONE	CELL PHONE	FAX NUMBER WEB SITE ADDRESS/EMAIL
PHYSICAL ADDRESS			
MAILING ADDRESS			

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	ID VERIFICATION:
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or CHECK IF ADDITIONAL GUARANTOR/CO-APPLICANT INFORMATION ACCOMPANIES THIS APPLICATION.

