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**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 Platinum	
EFFECTIVE DATE:	REPLACES ADDENDUM DATED:
CREDIT LIMIT:           \$	

**INTEREST RATE\***

<b>Purchases:</b>	<b>11.25%, 14.25%, 18.25%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Cash Advances:</b>	<b>11.25%, 14.25%, 18.25%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Balance Transfers:</b>	<b>11.25%, 14.25%, 18.25%</b> when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>Penalty Rate:</b>	<b>21.25 %</b>

**VARIABLE RATE\***

Name of Index:	Prime Rate as published in <i>The Wall Street Journal</i> "Money Rates" table
Date the Index is Determined:	First day of each month
Effective Date of Index:	1 <sup>st</sup> day of billing cycle
Current Index Value:	5.00% %

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

Purchases:	6.00%-13.00%	percentage points
Cash Advances:	6.00%-13.00%	percentage points
Balance Transfers:	6.00%-13.00%	percentage points
Floor and/or Ceiling	Will never be less than	6.00% %
	Will never be more than	24.99% %

**Your Interest Rate is variable and may change automatically from time to time according to the variable rate terms set forth in this Addendum.**

<b>Fees</b>	
<b>Transaction Fees</b> - Cash Advance Fee - Foreign Transaction Fee - Pay-By-Phone Fee	<b>3.00%</b> of the amount of each cash advance or <b>\$5.00</b> , whichever is greater. <b>1.00%</b> of each transaction in U.S. dollars <b>\$10.00</b>
<b>Penalty Fees</b> - Late Payment Fee - Return Payment Fee - Returned Convenience Check Fee	Up to <b>\$35.00</b> Up to <b>\$35.00</b> <b>\$25.00</b>
<b>Other Fees</b> - Rush Fee - CHIP Card Replacement Fee	<b>\$20.00</b> <b>\$5.00</b>

**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 purchases.

**Variable Rate.** The Interest Rate for purchases, cash advances, balance transfers and any penalty rate is subject to change and is based on an Index rate plus additional percentage points, called the "Margin", which is added to the Index rate.

The Index for your account is the highest U.S. Prime Rate as published in "Money Rates" table of *The Wall Street Journal* on the first day or each month will change on the 1<sup>st</sup> day of the billing cycle date following the Index publication date.

If this Index ever becomes unavailable, the credit union will choose a new Index which is based upon comparable information.

The Margin may be different for purchases, cash advances, balance transfers and any penalty rate. The Margins and Interest Rate applicable to your account are disclosed in this Addendum and may be subject to minimum and maximum Interest Rates. In any case the Interest Rate will never be greater than the maximum amount permitted by law. Any increase in the Interest Rate will take the form of additional payments.

**Method for Computing the Balance for Purchases:** Average Daily Balance (excluding new purchases)

**Late Payment Fee:** \$25.00 or the amount of the required minimum payment, whichever is less, if you are one (1) or more days late in making a payment. In the event you fail to make a payment on time in any of the six (6) billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

**Returned Payment Fee:** \$25.00 or the amount of the required minimum payment, whichever is less. In the event a payment is returned in the same or in any of the six (6) billing cycles following the initial violation, you will be charged \$35.00 or the amount of the required minimum payment, whichever is less.

**Returned Convenience Check Fee:** \$25.00 or the amount of the returned convenience check, whichever is less.

**Minimum Payment:** Your monthly payment will be 20.00 % 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.



