



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: Fixed Rate Variable Rate*	Introductory Rate for a period of six billing cycles. After that, Your APR will be . This APR will vary with the market based on the Prime Rate.
Balance Transfers:	
Cash Advances: Fixed Rate Variable Rate*	Introductory Rate for a period of six billing cycles. After that, Your APR will be . This APR will vary with the market based on the Prime Rate.
Penalty:	None

Promotional Period for Introductory Rate: The Introductory Rate for purchases and cash advances will apply to transactions posted to Your Account during the first six months following the opening of Your Account.

VARIABLE RATE*

Name of Index:	Prime Rate as published in The Wall Street Journal "Money Rates" table
Date the Index is Determined:	On the last business day of the prior month
Effective Date of Index:	On the first day of the billing cycle monthly
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

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 last business day of the prior month as published in *The Wall Street Journal "Money Rates"* table to which we add a margin. Your 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

Annual Fees - Annual	None
Transaction Fees - Balance Transfer - Cash Advance - Foreign Transaction	\$5.00 or 1.00% of the amount of each balance transfer, whichever is greater 1.00% of the amount of each cash advance 1.00% of each transaction in U.S. dollars
Penalty Fees - Late Payment - Returned Payment	Up to \$25.00 Up to \$29.00

Other Fees	
- Statement Copy	\$5.00 per document
- Rush	\$100.00
- Card Replacement	\$10.00
- Pay-By-Phone	\$8.00
- Account Research	\$25.00 per hour

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 2.50% of your total new balance, or \$18.00, whichever is greater plus outstanding unpaid fees and charges, all prior unpaid payments and any amount that exceeds your credit limit.