

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:

EFFECTIVE DATE:

REPLACES ADDENDUM DATED:

CREDIT LIMIT: \$

INTEREST RATE

Purchases:	Variable Rate	
Cash Advances:	Variable Rate	
Balance Transfers:	Variable Rate	
Penalty Rate:	Variable Rate	

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, interest charges will be calculated and will accrue according to the same method as purchases.

VARIABLE RATE

Name of Index:	Prime Rate published in <i>The Wall Street Journal</i> "Money Rates" table
Date the Index is Determined:	Fifteenth day of the previous calendar month
Effective Date of Index:	First day of the following billing cycle
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
Penalty Rate:	percentage points

For Variable Rate account, 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 fifteenth of each calendar month as published in *The Wall Street Journal* "Money Rates" table to which we add a margin. Any increase in the Interest Rate will take the form of additional payments shown as Total Minimum Payments on the statement. The maximum Interest Rate is 18.00%. If the Index is no longer available, the Credit Union will choose a new Index which is based upon comparable information.

OTHER FEES:

Late Payment Fee:		Statement Copy Fee:	per statement
Over the Limit Fee:		Rush Fee:	
Returned Check Fee:		Foreign Transaction Fee:	of each transaction in U.S. dollars
Card Replacement Fee:			

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

Minimum Payment. Your monthly payment will be 2.50% 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.